

"Undersigned") are purchasers/owners of the above described Premises;

NOW THEREFORE in consideration of the Premises and as an inducement to Bank Calumet disbursing the Subsidy to Purchaser, come the Undersigned and represents and warrants as follows:

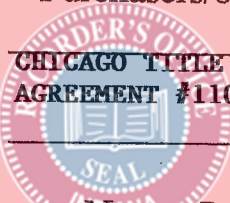
1. That the Undersigned qualifies as a "low- and moderate-income household" or "very low-income household" as defined in 12 C.F.R. 960. 1.
2. That if within 5 years of the date of the within Agreement (1) the Undersigned sell the Premises or (2) the Undersigned otherwise uses the Premises in a manner inconsistent with the puposes of th HSP, the Undersigned shall immediately reimburse Bank Calumet from sale proceeds if applicable, for the amount of the Subsidy then owing to the FHLBI as based on the prorata subsidy forgiveness for months that the household was in compliance.
3. That the covenants of the within Agreement shall bind the successors and assigns of the Undersigned.
4. That in the event that any provision of this Agreement is in conflict with applicable law, such conflict shall not conflict with other provisions of this Agreement. To these end provisions of this Agreement are declared to be severable.

Signed this 11th day of April, 2005

Witnesses:
Tiffany Daniels

TIFFANY DANIELS

Purchasers/owners **SEE ATTACHED EXCULPATORY CLAUSE FOR SIGNATURE**
 CHICAGO TITLE LAND TRUST CO. AS TRUSTEE UNDER TRUST AGREEMENT #1109049 DATED OCTOBER 13, 2000



Subscribed and sworn to before me a Notary Public in and for the Lake County, State Of Indiana, This 11th day of April, 2005

OCTOBER 16, 2010
My commission expires

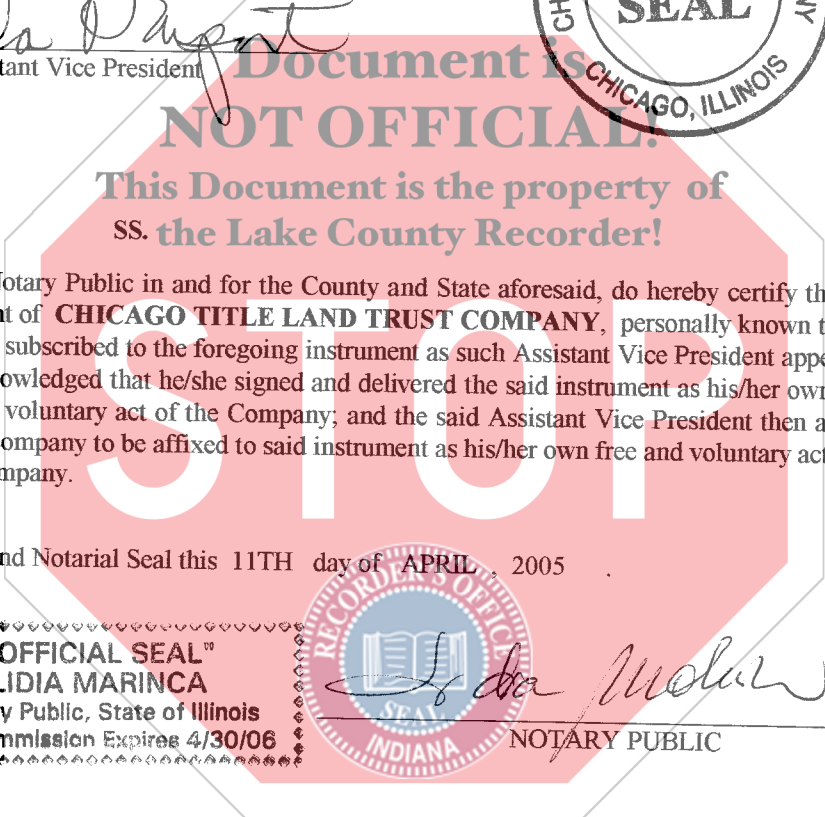
EXCULPATORY CLAUSE FOR CHICAGO TITLE LAND TRUST COMPANY, AS TRUSTEE UNDER TRUST #1109049 ATTACHED TO AND MADE A PART OF THE REAL ESTATE RETENTION AGREEMENT, HOME SAVINGS PROGRAM GRANT AWARD (OWNER-OCCUPIED) DATED APRIL 11, 2005 , TO BANK CALUMET .

It is expressly understood and agreed by and between the parties hereto, anything to the contrary notwithstanding, that each and all of the warranties, indemnities, representations, covenants, undertakings and agreements herein made on the part of the Trustee while in form purporting to be the warranties, indemnities, representations, covenants, undertakings and agreements of said Trustee are nevertheless each and every one of them, made and intended not as personal warranties, indemnities, representations, covenants, undertakings and agreements by the Trustee or for the purpose or with the intention of binding said Trustee personally but are made and intended for the purpose of binding only that portion of the trust property specifically described herein, and this instrument is executed and delivered by said Trustee not in its own right, but solely in the exercise of the powers conferred upon it as such Trustee; and that no personal liability or personal responsibility is assumed by nor shall at any time be asserted or enforceable against CHICAGO TITLE LAND TRUST COMPANY, on account of this instrument or on account of any warranty, indemnity, representation, covenant or agreement of the said Trustee in this instrument contained, either expressed or implied, all such personal liability, if any, being expressly waived and released.

Date: APRIL 11, 2005

CHICAGO TITLE LAND TRUST COMPANY, as Trustee
Under Trust No. 1109049

By: Sheila Dugent
Assistant Vice President



State of Illinois
County of Cook

I, the undersigned, a Notary Public in and for the County and State aforesaid, do hereby certify that the above named Assistant Vice President of **CHICAGO TITLE LAND TRUST COMPANY**, personally known to me to be the same persons whose name is subscribed to the foregoing instrument as such Assistant Vice President appeared before me this day in person and acknowledged that he/she signed and delivered the said instrument as his/her own free and voluntary act and as the free and voluntary act of the Company; and the said Assistant Vice President then and there caused the corporate seal of said Company to be affixed to said instrument as his/her own free and voluntary act and as the free and voluntary act of the Company.

Given under my hand and Notarial Seal this 11TH day of APRIL, 2005 .

"OFFICIAL SEAL"
LIDIA MARINCA
Notary Public, State of Illinois
My Commission Expires 4/30/06

Lidia Marinca
NOTARY PUBLIC