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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2005 046982

2005 JUN -8 AM 11:09

MICHAEL A. BROWN
RECORDER

Requested by and
Return to:
Recording Department
First American Lenders Advantage
1801 Lakepointe Drive, Suite 111
Lewisville, TX 75057
(469) 322-2500

SUBORDINATION AGREEMENT

2722052

APN: 20-13-0310-0023

The undersigned, Citizens Financial Services, FSB being the sole owner of a certain Note in the original principal sum of *Twenty Four Thousand Dollars (\$24,000.00)* made by *Abraham Rivera, Jr.* secured by a Mortgage (Security Instrument) dated *November 22, 2000* and recorded on *December 7, 2000*, as Document No. *2000 089149*, and describing the following real estate to-wit:

Parcel 1: Lot 24 in C. Gorley's South Acres, in the Town of Schererville, as per plat thereof, recorded in Plat Book 32 page 80, in the Office of the Recorder of Lake County, Indiana.
Parcel 2: Part of the West Half of the Northeast 1/4 of Section 14, Township 35 North, Range 9 West of the Second Principal Meridian, in the Town of Schererville, Lake County, Indiana, described as follows: Beginning at the Southwest corner of Lot 24 in C. Gorley's South Acres, as per plat thereof, recorded in Plat Book 32 page 80, in the Office of the Recorder of Lake County, Indiana; thence West parallel to the South line of said West half of the Northeast 1/4 a distance of 100 feet; thence North parallel to the East line of said West half of the Northeast 1/4 a distance of 210 feet; thence East parallel to the South line of said West half of the Northeast 1/4 a distance of 100 feet; thence South parallel to the East line of said West half of the Northeast 1/4 a distance of 210 feet to the point of beginning, except the North 30 feet thereof.

Which has the address of: 939 69th Place, Schererville, IN 46375

for and in consideration of the sum of Ten Dollars (\$10.00) and other valuable consideration to it paid, the receipt of which is hereby acknowledged, does hereby consent and agree that the lien of its mortgage above described is and shall be and remain subject junior and subordinate to the lien of a certain mortgage for *Fifty One Thousand Four Hundred Dollars (\$51,400.00)* to GMAC Mortgage Corporation, its Successors and/or its Assigns, dated *JANUARY 20, 2005* and recorded on *2/7/05* as Document No. *2005009* in the Office of the Recorder of Lake County, Indiana also describing the real estate above mentioned. *Inst # 2005009051*

This instrument is not to be construed as a release of its lien on the above-described real estate but is executed solely for the purpose of subordinating its mortgage to the lien of the mortgage in favor of GMAC Mortgage Corporation, its Successors and/or its Assigns.

This Agreement shall be binding upon its legal representatives, successors and assigns and shall inure to the benefit of Citizens Financial Services, FSB, its legal representatives, successors and assigns.

IN WITNESS WHEREOF, Citizens Financial Services, FSB has caused this agreement to be executed this 18th day of April, 2005.

Citizens Financial Services, FSB

ATTEST:

Paul G. Starkey

Paul G. Starkey, Assistant Secretary

SIGNED:

Jana Rettig

Jana Rettig, Assistant Secretary

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me a Notary Public in and for said County and State, personally appeared Paul G. Starkey and Jana Rettig, and known to be the Assistant Secretary and Assistant Secretary of Citizens Financial Services, FSB respectively, who acknowledged execution of the foregoing Subordination Agreement for and on behalf of said corporation.

Witness my hand and Notary Seal this 18th day of April, 2005

Susan A. Deak

Susan A. Deak, Notary Public

Notary Public

County of Residence LAKE CO., IN.

My Commission Expires: November 11, 2010
County of Residence: Lake

This Instrument Prepared By:
Citizens Financial Services, FSB
5311 Hohman Avenue
Hammond, Indiana 46320

Suzanne Lindsey

92230049
1400
RS

Exhibit "A"

THE FOLLOWING REAL PROPERTY LOCATED IN THE CITY OF SCHERERVILLE, THE COUNTY OF LAKE, STATE OF INDIANA.

PARCEL I: LOT 24 IN C. GORLEY'S SOUTH ACRES IN THE TOWN OF SCHERERVILLE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 32 PAGE 80, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

PARCEL II: PART OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 14, TOWNSHIP 35 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN, IN THE TOWN OF SCHERERVILLE, LAKE COUNTY, INDIANA, DESCRIBED AS FOLLOWS: BEGINNING AT THE SOUTHWEST CORNER OF LOT 24 IN C. GORLEY'S SOUTH ACRES, AS SHOWN IN PLAT BOOK 32 PAGE 80, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA; THENCE WEST PARALLEL TO THE SOUTH LINE OF SAID WEST 1/2 OF THE NORTHEAST 1/4 A A DISTANCE OF 100 FEET; THENCE NORTH PARALLEL TO THE EAST LINE OF SAID WEST 1/2 OF THE NORTHEAST 1/4 A DISTANCE OF 210 FEET; THENCE EAST PARALLEL TO THE SOUTH LINE OF SAID WEST 1/2 OF THE NORTHEAST 1/4 A DISTANCE OF 100 FEET; THENCE SOUTH PARALLEL TO THE EAST LINE OF SAID WEST 1/2 OF THE NORTHEAST 1/4 A DISTANCE OF 210 FEET TO THE POINT OF BEGINNING, EXCEPT THE NORTH 30 FEET THEREOF.

COMMONLY KNOWN AS 939 - 69TH PLACE, SEBERERVILLE, INDIANA.

APN# 20-13-0310-0023

