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Real Estate Retention Agreement
Affordable Housing Program
Grant Award
(Owner-Occupied)
MICHAEL A. BROWN
RECORDER

80663

Chicago Title Insurance Company

For purposes of this Agreement, the following terms shall have the meanings set forth below:

"FHLBI" shall refer to the Federal Home Loan Bank of Indianapolis

"Member" shall refer to Citizens Financial Services, FSB
(FHLBI's member institution)

"Borrower(s)" shall refer to Barbara A. Bartnik

For and in consideration of receiving direct subsidy funds (the "Subsidy") under the Affordable Housing Program ("AHP") of the FHLBI through the Member, with respect to that certain real property located at 7202 Chestnut Avenue, in the city/town of Hammond, County of Lake, State of Indiana, which is more fully described as follows:

See "EXHIBIT A" attached hereto and made a part hereof

Borrower(s), their successors, heirs and assigns hereby agree that they shall maintain ownership and reside in this property as their primary residence for a period of five (5) years ("Retention Period") from the date of the recording of this instrument and further agrees with the Member that:

- (i) The FHLBI, whose mailing address is P.O. Box 60, Indianapolis, Indiana 46206, Attention: Community Investment Division, is to be given immediate written notice of any sale or refinancing of this property occurring prior to the end of the Retention Period;
- (ii) In the case of a sale prior to the end of the Retention Period, an amount equal to a pro rata share calculated by FHLBI on a per diem basis, of the direct Subsidy that financed the purchase, construction, or rehabilitation of this property reduced for every year the Borrower/Seller owned the property, shall be repaid to the Member for reimbursement to the FHLBI from any net gain realized upon the sale of the property after deduction for sales expenses, unless the purchaser is a low- or moderate-income household which is defined as having not more than 80% of the area median income where such income targeting was committed to in the AHP application receiving the AHP grant award;
- (iii) In the case of a refinancing prior to the end of the Retention Period, an amount equal to a pro rata share of the direct Subsidy that financed the purchase, construction, or rehabilitation of the property, reduced for every year the Borrower has owned the property, shall be repaid to the Member for reimbursement to the FHLBI from any net gain realized upon the refinancing, unless the property continues to be subject to a deed restriction or other legally enforceable retention agreement or mechanism,

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CTIC Has made an accomodation recording of the instrument.

incorporating the requirements of clauses (i), (ii), (iii) and (iv) contained herein; and

- (iv) The obligation to repay the Subsidy to the Member shall terminate after any foreclosure. Otherwise, the covenants contained herein shall continue until released by the Member in writing or the expiration of the Retention Period, whichever should first occur.

IN WITNESS WHEREOF, the Borrower(s) and the Member, by its duly authorized representative, have executed this Agreement as of this 16 day of December, 2002.

Witness: _____ Borrower: Barbara A. Bartnik
Barbara A. Bartnik

Witness: _____ Borrower: _____

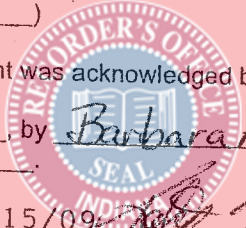
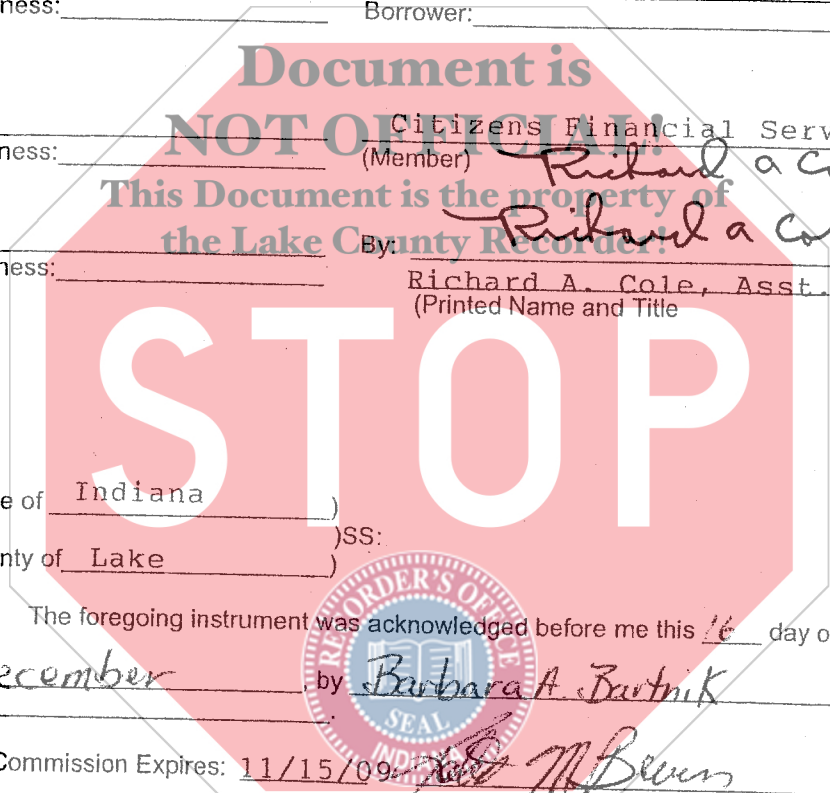
Witness: _____ Citizens Financial Services, FSB (Member)

Witness: _____ By: Richard A. Cole
Richard A. Cole
Richard A. Cole, Asst. Vice-Pres. (Printed Name and Title)

State of Indiana)
County of Lake)SS:

The foregoing instrument was acknowledged before me this 16 day of December by Barbara A. Bartnik

My Commission Expires: 11/15/09 Katrina M. Burns Notary Public
My County of Residence: Lake Katrina M. Burns (Printed)



State of Indiana)
County of Lake)SS:

The foregoing instrument was acknowledged before me this ____ day of _____, 2002, by Richard A. Cole the Asst. Vice President of Citizens Financial Services (Member) for and on behalf of such organization.

My Commission Expires: 11/15/09
My County of Residence: Lake Notary Public
Katrina M. Burns
(Printed)



State of Indiana)
) SS:
County of Lake)

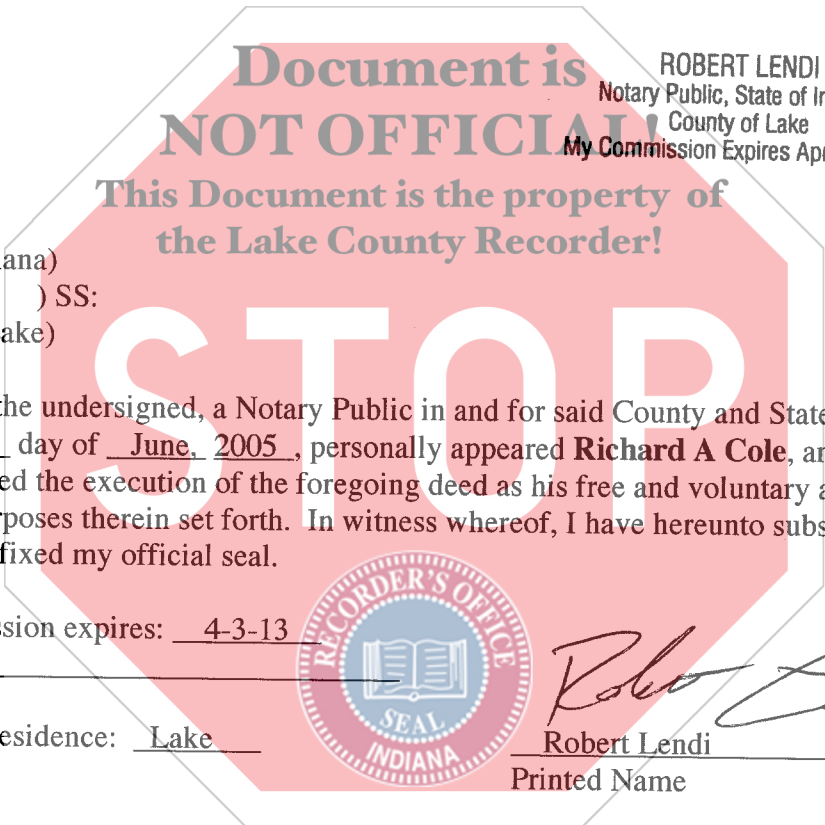
Before me, the undersigned, a Notary Public in and for said County and State, this
 14th day of June, 2005, personally appeared **Barbara A Bartnik**, and
acknowledged the execution of the foregoing deed as his free and voluntary act for the
uses and purposes therein set forth. In witness whereof, I have hereunto subscribed my
name and affixed my official seal.

My Commission expires: 4-3-13



County of Residence: Lake

Robert Lendi
Printed Name

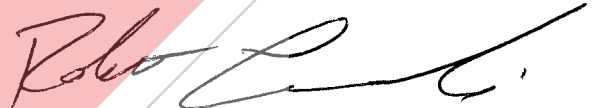


ROBERT LENDI
Notary Public, State of Indiana
County of Lake
My Commission Expires Apr. 3, 2013

State of Indiana)
) SS:
County of Lake)

Before me, the undersigned, a Notary Public in and for said County and State, this
 14th day of June, 2005, personally appeared **Richard A Cole**, and
acknowledged the execution of the foregoing deed as his free and voluntary act for the
uses and purposes therein set forth. In witness whereof, I have hereunto subscribed my
name and affixed my official seal.

My Commission expires: 4-3-13



County of Residence: Lake

Robert Lendi
Printed Name

ROBERT LENDI
Notary Public, State of Indiana
County of Lake
My Commission Expires Apr. 3, 2013

Exhibit A

East half of that part of the South West quarter of the Southeast quarter of Section 7, township 36 North, Range 9 West of the 2nd P.M. described as: Commencing at a point on the East line of said tract which is 615.00 feet North of the Southeast corner thereof running thence South 89 degrees 13 minutes 30 seconds West parallel with South line of said tract 330.0 feet; thence North parallel with the East line of said tract 66.0 feet; thence North 89 degrees 13 minutes 30 seconds east 330.0 feet to the East line of said tract; thence South on said East line 66.0 feet to point of beginning, in Lake County, Indiana.

