

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2005 053962

2005 JUN 30 AM 10:07

MICHAEL A. BROWN
RECORDER

31196

SUBORDINATION AGREEMENT

The undersigned, Citizens Financial Services, FSB being the sole owner of a certain Note in the original principal sum of *Fifty Thousand Dollars (\$50,000.00)* made by *John M. Wiktor* secured by a Mortgage (Security Instrument) dated *April 5, 2002* and recorded on *April 18, 2002*, as Document No. *2002 036800*, and describing the following real estate to-wit:

Lot 8, in Valley View Addition, as per plat thereof, recorded in Plat Book 34, page 18, in the Office of the Recorder of Lake County, Indiana.

Which has the address of: 11416 Delaware Street, Crown Point, IN 46307

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 *One Hundred Thousand Dollars (\$100,000.00)* to Heights Auto Workers Credit Union, its Successors and/or its Assigns, dated _____ and recorded on _____ as Document No. _____, in the Office of the Recorder of Lake County, Indiana also describing the real estate above mentioned.

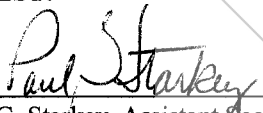
This instrument is not to be construed as a release of its lien on the above-described real estate but is executed solely for the purpose of subordinating its mortgage to the lien of the mortgage in favor of Heights Auto Workers Credit Union, its Successors and/or its Assigns.

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 13th day of June, 2005.

Citizens Financial Services, FSB

ATTEST:



Paul G. Starkey, Assistant Secretary



SIGNED:



Kathleen Wilson, Assistant Vice President

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 Kathleen Wilson, and known to be the Assistant Secretary and Assistant Vice President 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 13th day of June, 2005



Susan A. Deak, Notary Public

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

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

COMMUNITY TITLE COMPANY
FILE NO 2 31196

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