

CHICAGO TITLE INSURANCE COMPANY

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

(2)

2006 108242

RECORDED - 8 AM 9:41

MICHAEL A. BROWN
RECORDER

6 2006 715 3

SUBORDINATION AGREEMENT

The undersigned, **Citizens Financial Bank**, formerly known as *Citizens Financial Services, FSB* being the sole owner of a certain Note in the original principal sum of \$5,000.00 made by Yolanda Monley-Anderson and Earnest P. Anderson secured by a Real Estate Retention Agreement Set-aside Programs (Home Savings Program, Homeownership Opportunities Program, Neighborhood Impact Program, Disaster Recovery Program), Grant Award (Homeownership), (Security Instrument) dated November 22, 2004 and recorded on December 1, 2004 as Document Number 2004 100799, describing the following real estate to-wit:

Lots 13 and 14, in Block 17, in Gary Land Company's First Subdivision, in the City of Gary, as per plat thereof, recorded in Plat Book 6 page 15, in the Office of the Recorder of Lake County, Indiana.

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 \$60,288.00 from Yolanda Monley-Anderson and Earnest P. Anderson to Centier Bank, an Indiana corporation, its successors and/or assigns, dated and recorded on 12-8-2006 as Document No. 2006 108242 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 Centier Bank, an Indiana corporation, its successors and/or assigns.

This Agreement shall be binding upon its legal representatives, successors and assigns and shall insure to the benefit of Centier Bank, an Indiana corporation, its successors and/or assigns, its legal representatives, successors and assigns.

IN WITNESS WHEREOF, Citizens Financial Bank, has caused this agreement to be executed this 14th day of November, 2006

BY:


Dawn Wurtzbacher, Asst. Vice President

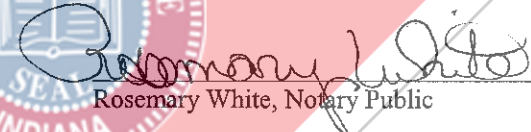

Paul G. Starkey, Asst. Secretary

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, this November 15, 2006, personally appeared Dawn Wurtzbacher and Paul G. Starkey, personally known to be Asst. Vice President and Asst. Secretary of Citizens Financial Bank, respectively, who acknowledged execution of the foregoing Subordination Agreement for and on behalf of said corporation.

WITNESS MY HAND and official seal




Rosemary White, Notary Public

I affirm, under penalties of perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.


Paul G. Starkey

THIS INSTRUMENT PREPARED BY: Paul G. Starkey
Citizens Financial Bank
5311 Hohman Ave
Hammond, IN 46320

13-
CT-
20-