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STATE OF INDIANA
LAKE COUNTY
RECORDER OF DEEDS

2008 016734

2008 FEB -7 PM 9:40

REC'D BY ALICE WH
RECORDER

SUBORDINATION AGREEMENT

620080414

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 \$98,200.00 made by James F Sunderland Jr and Joanna W Sunderland secured by a Mortgage (Security Instrument) dated September 12, 2005 and recorded on October 4, 2005 as Document Number 2005 086949, describing the following real estate to-wit:

See attached legal

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 \$348,000.00 from James F Sunderland Jr and Joanna W Sunderland to AmTrust Bank, its successors and/or assigns, dated February 29, 2008 and recorded on 3-7-08 as Document No. 2008-016733 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 AmTrust Bank, its successors and/or assigns.

This Agreement shall be binding upon its legal representatives, successors and assigns and shall insure to the benefit of AmTrust Bank, its legal representatives, successors and assigns.

IN WITNESS WHEREOF, AmTrust Bank, its successors and/or assigns, has caused this agreement to be executed this 29th day of February, 2008.

BY:

Dawn M Kabella
Dawn M Kabella, Asst. Vice President

Dawn Wurtzbacher
Dawn Wurtzbacher, Asst. Vice President

STATE OF INDIANA)
SS:)
COUNTY OF LAKE)



Before me, the undersigned, a Notary Public in and for said County and State, this February 28, 2008, personally appeared Dawn M Kabella and Dawn Wurtzbacher, personally known to be Asst. Vice Presidents of Citizens Financial Bank, who acknowledged execution of the foregoing Subordination Agreement for and on behalf of said corporation.

WITNESS MY HAND and official seal



Rosemary White
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.

Dawn Wurtzbacher
Dawn Wurtzbacher

175.00
adding
CIT

THIS INSTRUMENT PREPARED BY: Dawn Wurtzbacher
Citizens Financial Bank
5311 Hohman Ave
Hammond, IN 46320

160078668

CHICAGO TITLE INSURANCE COMPANY

LOT 16, IN MARINERS COVE, AN ADDITION TO THE TOWN OF MUNSTER, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 74 PAGE 85, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, AND PART OF THE EAST ONE HALF OF THE EAST ONE HALF OF SECTION 19, TOWNSHIP 36 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN, IN THE TOWN OF MUNSTER, LAKE COUNTY, INDIANA, MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT A POINT ON THE NORTH LINE OF RIDGE ROAD, AS MARKED AND LAID OUT 80 FEET WIDE, AT A DISTANCE OF 318.91 FEET, MEASURED SOUTHEASTERLY ALONG THE NORTHERLY LINE OF SAID RIDGE ROAD, FROM THE INTERSECTION OF THE WEST LINE OF THE EAST ONE HALF OF THE EAST ONE HALF OF SAID SECTION 19 WITH THE NORTHERLY LINE OF RIDGE ROAD; THENCE SOUTHEASTERLY, ALONG THE NORTH LINE OF RIDGE ROAD, 63.0 FEET; THENCE NORTHERLY, ALONG THE POSSESSION LINE BETWEEN THE LANDS FORMERLY OWNED BY WALTER KROOSWYK ON THE WEST AND WIEBREN H. TERPSTRA ON THE EAST, SAID LINE MAKING AN ANGLE OF 78 DEGREES 54 MINUTES WITH THE NORTH LINE OF RIDGE ROAD, MEASURED FROM THE WEST TO NORTH 59.07 FEET TO THE EAST AND WEST, CENTER LINE OF SAID SECTION 19, SAID POINT BEING 57.02 RODS WEST OF THE EAST ONE QUARTER CORNER OF SAID SECTION 19; THENCE CONTINUING NORTH 0 DEGREES 29 MINUTES WEST, ON AFORESAID POSSESSION LINE, 74.63 FEET BEING THE POINT OF BEGINNING; THENCE NORTH ALONG AFORESAID POSSESSION LINE 26.3 FEET; THENCE WESTERLY 61.82 FEET (62.65 FEET MEASURED), MAKING AN ANGLE OF 90 DEGREES 5.5 MINUTES SOUTH TO WEST; THENCE SOUTH ALONG THE EAST RIGHT-OF WAY LINE OF BEECH AVENUE 26.3 FEET; THENCE EASTERLY 61.82 FEET (62.65 FEET MEASURED), MAKING AN ANGLE 90 DEGREES 5.5 MINUTES NORTH TO EAST, TO THE POINT OF BEGINNING.

