

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2008 017667

2008 MAR 11 AM 9:41

MICHAEL A. BROWN  
RECORDER

**SUBORDINATION AGREEMENT**

620080635

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 \$90,000.00 made by Michael P. Prisby and January Lynn Prisby, husband and wife secured by a Mortgage (Security Instrument) dated August 10, 2004 and recorded on August 19, 2004 as Document Number 2004 070856, describing the following real estate to-wit: Lot 5, in Briar Ridge Country Club Addition, Unit One, a Planned Unit Development, in the Town of Schererville, as per plat thereof, recorded in Plat Book 53, page 79, in the Office of the Recorder of Lake County, Indiana.

Citizens Financial Bank 1100 E Joliet St Dyer, In 46311

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 \$150,000.00 from Michael P. Prisby and January Lynn Prisby to Citizens Financial Bank, dated *February 29, 2008* 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 Citizens Financial Bank.

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

IN WITNESS WHEREOF, Citizens Financial Bank, has caused this agreement to be executed this 29th day of February, 2008

BY:

Patricia Smolinski  
Patricia Smolinski, Assistant Secretary

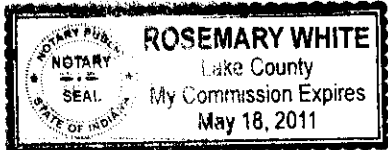
Donna Kosinski  
Donna Kosinski, Assistant Secretary

STATE OF INDIANA )  
) SS:  
COUNTY OF LAKE )



Before me, the undersigned, a Notary Public in and for said County and State, this February 25, 2008, personally appeared Patricia Smolinski and Donna Kosinski, personally known to be Asst. Secretary 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  
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.

Jill Lyons  
Jill Lyons

THIS INSTRUMENT PREPARED BY: Jill Lyons  
Citizens Financial Bank  
1100 E. Joliet St  
Dyer, IN 46311

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13.00  
LT  
RM

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Forzly See Doc # 2008 017666 CHICAGO TITLE INSURANCE COMPANY