

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

7:11:10 JAN -4 AM 8:59

2010 000008

LAKE COUNTY RECORDER
CAROLYN J. POLLARD
ACTING RECORDER

SUBORDINATION AGREEMENT

f/k/a Citizens Financial Services, FSB,
The undersigned, Citizens Financial Bank/being the sole owner of a certain Note in the original principal sum of \$60,000.00 made by Alan D. Zabrecky and Traci Zabrecky/^{husband and wife} secured by a Mortgage (Security Instrument) dated May 6, 2005 and recorded on June 1, 2005 as Document Number 2005 044626, describing the following real estate to-wit:

Lot 60 in Mallard Cove Estates Unit 2, an Addition to the Town of Dyer, as per plat thereof, recorded in Plat Book 88, page 97, in the Office of the Recorder of Lake County, Indiana.

Address: 720 Hilbrich Ct, Dyer IN 46311

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 \$237,000.00 from Alan D. Zabrecky and Traci Zabrecky to JP Morgan Chase Bank, N.A. dated December 24, 2009 and recorded on 1-4-2010 as Document No. 2010 000008 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 JP Morgan Chase Bank, N.A.

This Agreement shall be binding upon its legal representatives, successors and assigns and shall insure to the benefit of JP Morgan Chase Bank, N.A., its legal representatives, successors and assigns.

IN WITNESS WHEREOF, Citizens Financial Bank has caused this agreement to be executed this 22nd day of December, 2009.

Dawn Wurtzbacher
Dawn Wurtzbacher, Assistant Vice President



Mary Head
Mary Head, Assistant Vice President

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, this December 22, 2009, personally appeared Dawn Wurtzbacher and Mary Head, personally known to be an Assistant 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
My Commission Expires: 5-18-11
Resident of Lake County

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

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

Annette Martin

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12-
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