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THIS INSTRUMENT PREPARED BY:

Dawn Wurtzbacher
Citizens Financial Bank
5311 Hohman Ave
Hammond, IN 46320

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

My Commission Expires: 5-18-11
Resident of Lake County
Rosemary White, Notary Public

Rosemary White



WITNESS MY HAND and official seal

Before me, the undersigned, a Notary Public in and for said County and State, this January 5, 2010, 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.

Document is NOT OFFICIAL!
This Document is the property of the Lake County Recorder!

STATE OF INDIANA
COUNTY OF LAKE

Dawn Wurtzbacher, Assistant Vice President
Mary Head, Assistant Vice President

Dawn Wurtzbacher
Mary Head

IN WITNESS WHEREOF, Citizens Financial Bank has caused this agreement to be executed this 5th day of January, 2010.

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

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 First Financial Bank, N.A.

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 \$185,000.00 from Arthur Smit and Ann Smit to First Financial Bank, N.A., dated December 30, 2009 and recorded on January 12, 2010 as Document No. 2010-001777 in the Office of the Recorder of Lake County, Indiana also describing the real estate above mentioned.

Address: 3471 Orchid Dr, Dyer IN 46311

Lot 76 in Highpoint Prairie Unit 1, to the Town of Dyer, as per plat thereof recorded in Plat book 93, page 25, in the Office of the Recorder of Lake County, Indiana.

The undersigned, Citizens Financial Services, now known as Citizens Financial Bank being the sole owner of a certain Note in the original principal sum of \$100,000.00 made by Arm Smit, as Trustee of the Arm Smit Trust, secured by a Mortgage (Security Instrument) dated June 2, 2006 and recorded on June 27, 2006 as Document Number 2006 054804, describing the following real estate to-wit:

SUBORDINATION AGREEMENT

CAROLYN J. POLLARD
ACTING RECORDER

2010 JAN 12 AM 9:21

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2010 001778