

FILED FOR RECORD

2010 011072

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REC'D FOR RECORD

SUBORDINATION AGREEMENT

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 \$25,000.00 made by James T Urbanczyk and Michelle Urbanczyk, secured by a Mortgage (Security Instrument) dated August 4, 2003 and recorded on September 11, 2003 as Document Number 2003 095374, describing the following real estate to-wit:

Lot 43 in Parkview Terrece 1st Addition to the town of Dyer, as per plat thereof, recorded in Plat Book 44, page 133, in the Office of the Recorder of Lake County, Indiana.

Address: 940 Hanover Lane, 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 \$113,500.00 from James T Urbanczyk and Michelle Urbanczyk to Bank of America, N.A. dated February 17, 2010 and recorded on 3/11/2010 as Document No. 2010-011071 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 Bank of America, N.A.

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

IN WITNESS WHEREOF, Citizens Financial Bank has caused this agreement to be executed this 9th day of February, 2010.

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 February 9, 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.

WITNESS MY HAND and official seal

Rosemary White
Rosemary White, Notary Public

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

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HOLD FOR MERIDIAN TITLE CORP

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