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SUBORDINATION AGREEMENT REC'D CLERK
RECORDER

The undersigned, Citizens Financial Bank being the sole owner of a certain Note in the original principal sum of \$15,000.00 made by Mark D. Gregoline, secured by a Mortgage (Security Instrument) dated January 21, 2012 and recorded on February 3, 2012 as Document Number 2012 009194, describing the following real estate to-wit:

Lot 34, in Auburn Hills, Phase One, an Addition to the Town of Merrillville, as per plat thereof, recorded in Plat Book 86, page 10, in the Office of the Recorder of Lake County, Indiana.

Tax ID# 45-13-33-153-004.000-030

Address: 8245 E 96th Ct, Crown Point IN 46307

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 \$117,000.00 from Mark D. Gregoline and Ofelia Gregoline to CU Mortgage Services, its successors and/or assigns, dated August 10th, 2012 and recorded on _____ as Document No. 2012-055816 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 CU Mortgage Services, its successors and/or assigns.

IN WITNESS WHEREOF, Citizens Financial Bank has caused this agreement to be executed this August 7, 2012.

Donna Kosinski
Donna Kosinski, Assistant Secretary

Dawn Wurtzbacher
Dawn Wurtzbacher, Assistant Vice President

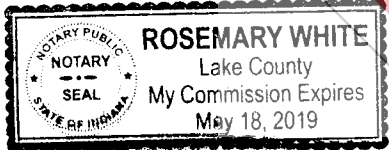
STATE OF INDIANA)

) SS:)

COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, this August 7, 2012, personally appeared Donna Kosinski and Dawn Wurtzbacher, personally known to be an Assistant Secretary and Assistant Vice President, respectively, 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 the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law." Philip Ignarski

THIS INSTRUMENT PREPARED BY:

160086

FIDELITY CP
920123136

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

FIDELITY NATIONAL
TITLE COMPANY
92012-3136

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