

2012 058665

2012 AUG 29 AM 9:11

MICHELLE D. FAJMAN
RECORDER

SUBORDINATION AGREEMENT

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 \$170,000.00 made by Crystal Cooper-Sklivas secured by a Mortgage (Security Instrument) dated October 17, 2003 and recorded on February 9, 2004 as Document Number 2004 014161, describing the following real estate to-wit:

Parcel 45-11-19-181-004.000-032

Lot 1 Lorwood Estates Unit Number 1, as per plat thereof, recorded in Plat Book 38 page 18, in the Office of the Recorder of Lake County, Indiana.

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 \$80,000.00 from Crystal Cooper-Sklivas to Citizens Financial Bank, dated August 17, 2012 and recorded on August 29, 2012. as Document No. 2012-058664 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 17th day of August, 2012

BY:

Patricia Smolinski
Patricia Smolinski, Assistant Secretary

Donna Kosinski
Donna Kosinski, Assistant Secretary

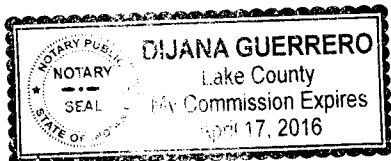
STATE OF INDIANA)
) SS:
COUNTY OF LAKE)



Before me, the undersigned, a Notary Public in and for said County and State, this August 16, 2012, 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

Dijana Guerrero
Dijana Guerrero, 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
and Mail To Citizens Financial Bank
5311 S. Hohman Avenue
Hammond, IN 46320

160053513

Fidelity-Highland 920123138

**IONAL
TITLE COMPANY**

92012-3138

#13
FN
CA

2 Ref