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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2013 052724

2013 JUL 18 AM 10:02

SUBORDINATION AGREEMENT MICHAEL D. BROWN
RECORDER

The undersigned, Citizens Financial Bank being the sole owner of a certain Note in the original principal sum of \$53,000.00 made by Robert S. Roach and Christine Roach, secured by a Mortgage (Security Instrument) dated July 22, 2008 and recorded on August 6, 2008 as Document Number 2008 055821 in Lake County, Indiana, describing the following real estate to-wit:

Lot 1 in Block 1 as shown on the recorded plat of Eads School First Addition to Munster recorded in Plat Book 30, page 33 in the Office of the Recorder of Lake County, Indiana.

Tax ID 45-06-24-230-001.000-027

Address: 8203 Jackson Ave, Munster IN 46321

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 \$53,000.00 from Robert S. Roach and Christine Roach to CitiBank, N.A., dated 07-09-2013, 2013 and recorded on _____ as Document No. _____ in the Office of the Recorder of Lake County, Indiana also describing the real estate above mentioned.

* Recorded Concurrently herewith 2013-052723

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 CitiBank, its legal representatives, successors and assigns.

IN WITNESS WHEREOF, Citizens Financial Bank has caused this agreement to be executed this June 25, 2013.

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 June 25, 2013, personally appeared Dawn Wurtzbacher and Donna Kosinski, personally known to be an Assistant Vice President and Assistant Secretary, 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

\$15

CK# 1408787

2 Ref

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E

THIS INSTRUMENT PREPARED BY:

160082512

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

EXHIBIT A

ALL THAT CERTAIN PARCEL OF LAND IN , LAKE COUNTY, STATE OF IN, AS MORE FULLY DESCRIBED IN DOCUMENT NO 99023497 ID# 45-06-24-230-001.000-027, BEING KNOWN AND DESIGNATED AS LOT 1 BLOCK 1 EADS SCHOOL FIRST ADDITION. RECORDED IN PLAT BOOK 30, PAGE 33.

BEING THE SAME FEE SIMPLE PROPERTY CONVEYED BY WARRANTY DEED FROM JANET J. SEBASTYEN AKA JANET SEBASTYEN TO ROBERT S. ROACH and CHRISTINE ROACH HUSBAND AND WIFE, DATED 03/12/1999 RECORDED ON 03/17/1999 IN DOCUMENT NO 99023497, IN LAKE COUNTY RECORDS, STATE OF IN.

