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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 \$30,000.00 made by Robert P. Wermers and Melissa J. Wermers, secured by a Mortgage (Security Instrument) dated May 18, 2005 and recorded on June 1, 2005 as Document Number 2005 044634, describing the following real estate to-wit:

Lot 317 in Briarwood Unit 14, in the City of Caron Point, as per plat thereof, recorded in Plat Book 64, page 8, in the Office of the Recorder of Lake County, Indiana.

Tax ID 45-16-16-204-002.000-042 Address: 732 Savannah Dr, Crown Point, IN 46306

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 remain subject junior and subordinate to the lien of a certain mortgage for \$119,600.00 from Robert P. Wermers and Melissa J. Wermers to US Bank National Association, dated 11/14/2013, 2013 and recorded on 11/14/2013 as Document No. 2013-1114 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 US Bank National Association, its legal representatives, successors and assigns.

IN WITNESS WHEREOF, Citizens Financial Bank has caused this agreement to be executed this October 22, 2013

Dawn Wurtzbacher  
Dawn Wurtzbacher, Assistant Vice President

Donna Kosinski  
Donna Kosinski, Assistant Secretary

STATE OF INDIANA )  
                                  ) SS:  
COUNTY OF LAKE )

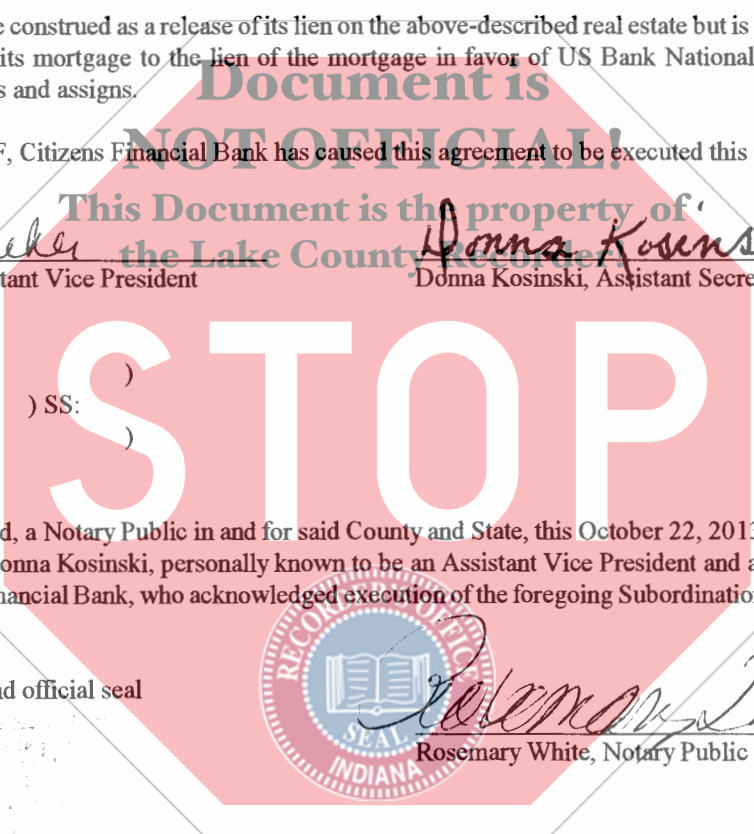
Before me, the undersigned, a Notary Public in and for said County and State, this October 22, 2013, personally appeared Dawn Wurtzbacher and Donna Kosinski, personally known to be an Assistant Vice President and an Assistant Secretary, respectively of Citizens Financial Bank, who acknowledged execution of the foregoing Subordination Agreement for and on behalf of said corporation.

WITNESS MY HAND and official seal



Rosemary White  
Rosemary White, Notary Public

THIS INSTRUMENT PREPARED BY: Citizens Financial Bank  
160075300 5311 Hohman Ave  
Hammond, IN 46320



2013 08 29 10:59 AM  
2013 DEC 22 AM 9:29  
STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
RECORDER

\$10 non cent + 2 references #0060187030 ER

Order No.: **17457311**  
Loan No.: 2300319383

**Exhibit A**

The following described property:

Lot 317 in Briarwood Unit 14, in the City of Crown Point, as per plat thereof, recorded in Plat Book 64, Page 8, in the Office of the Recorder of Lake County, Indiana.

Assessor's Parcel No: 45-16-16-204-002.000-042

