



SUBORDINATION AGREEMENT

8119531 7/4 CTI
OF MTT

P. VAE

The undersigned, **Citizens Financial Services, FSB**, being the sole owner of a certain Note in the original principal sum of 25,000.00) made by Thomas H. Frieling and Mary B. Frieling secured by a Mortgage (Security Instrument) dated March 9, 2002 and recorded on March 29, 2002 as Document Number 0020357800, describing the following real estate to-wit:

Parcel 1: Lot 102 in Westgate Valley Estates Unit 2, A Subdivision of part of Section 31, Township 37 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois. Parcel 2: An Easement for the enjoyment and use of the Common Areas as disclosed on Exhibit "A" of Declaration of Covenants, Conditions and Restrictions recorded May 13, 1999 as document number 99465828.

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 \$400,000.00 from Thomas H. Frieling and Mary B. Frieling to Washington Mutual Bank, F.A., dated 4-28-03 and recorded on _____ as Document No. 0315441218 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 Washington Mutual Bank, F.A.

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

IN WITNESS WHEREOF, Citizens Financial Services, FSB, has caused this agreement to be executed this 7th day of April, 2003
BY:

Tina Margeas
Tina Margeas, Vice President

Jody M. Edinger
Jody M. Edinger, Assistant Secretary

STATE OF)
) SS:
COUNTY OF)

Before me a Notary Public in and for said County and State, personally appeared Tina Margeas and Jody M. Edinger, personally known to be the Asst. Vice President and Assistant Secretary of Citizens Financial Services, FSB respectively, who acknowledged execution of the foregoing Subordination Agreement for and on behalf of said corporation.

Witness my hand and Notarial Seal this 7th day of April, 2003.

Cynthia Tokarz
Cynthia Tokarz Notary Public

My Commission Expires: 11-11-10
County of Residence: Lake

This Instrument Prepared by:
Jeffrey C. Stur, Senior Vice President
Citizens Financial Services, FSB
5311 Hohman Avenue
Hammond, Indiana 46320

