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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

Recording Request By

And When Recorded Mail To:

2007 035452

2007 MAY -1 AM 8:41

Citibank
1000 Technology
O'Fallon, MO 63366

RETURN TO:
WORLDWIDE RECORDING, INC.
10500 BARKLEY, STE. 100
OVERLAND PARK, KS 66212
(913) 748-4664

07w01079

MICHAEL A. BROWN
RECORDER

Account # 106122002786000

Space Above This Line for Recorder's Use Only

A.P.N: 15-26-0227-003 Order No: _____

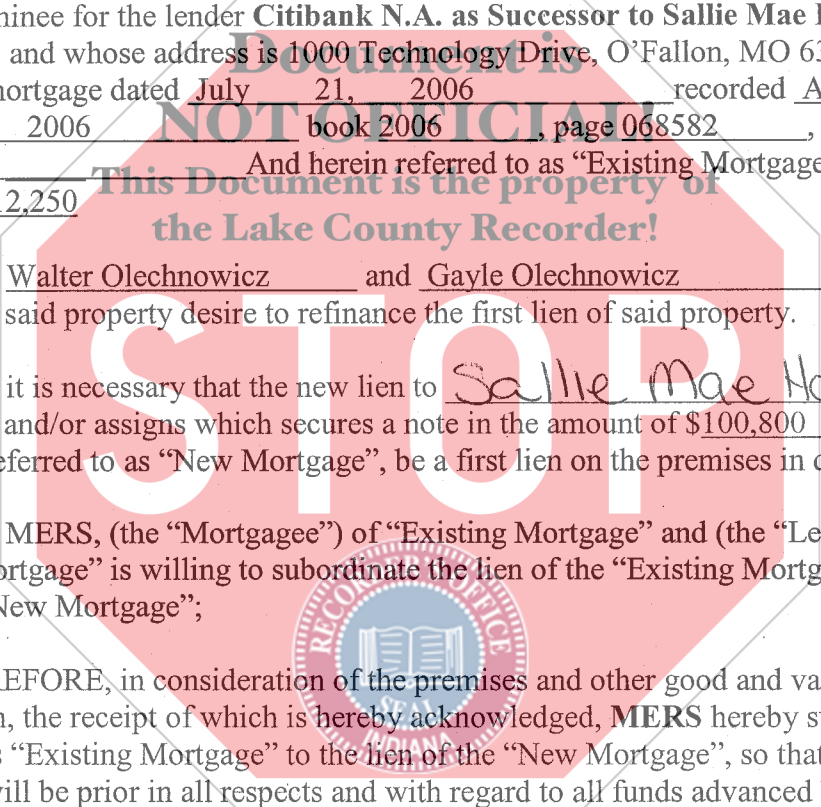
Escrow No: _____

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SUBORDINATION OF LIEN

06NLS0947

WHEREAS, Mortgage Electronic Registration Systems, Inc. (MERS) which is acting solely as nominee for the lender Citibank N.A. as Successor to Sallie Mae Home Loans, INC. and whose address is 1000 Technology Drive, O'Fallon, MO 63366 and holder of a mortgage dated July 21, 2006 recorded August 8, 2006 book 2006 page 068582, as Instrument _____ And herein referred to as "Existing Mortgage" in the amount of \$12,250



WHEREAS, Walter Olechnowicz and Gayle Olechnowicz as owners of said property desire to refinance the first lien of said property.

WHEREAS, it is necessary that the new lien to Sallie Mae Home Loans its successor and/or assigns which secures a note in the amount of \$100,800 hereinafter referred to as "New Mortgage", be a first lien on the premises in question;

WHEREAS, MERS, (the "Mortgagee") of "Existing Mortgage" and (the "Lender") of "Existing Mortgage" is willing to subordinate the lien of the "Existing Mortgage" to the lien of the "New Mortgage";

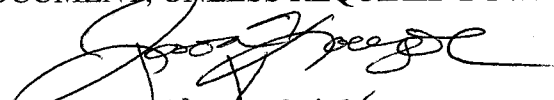
NOW THEREFORE, in consideration of the premises and other good and valuable consideration, the receipt of which is hereby acknowledged, MERS hereby subordinates the lien of its "Existing Mortgage" to the lien of the "New Mortgage", so that the "New Mortgage" will be prior in all respects and with regard to all funds advanced hereunder to the lien of the "Existing Mortgage".

IN WITNESS WHEREOF, the said MERS has executed this subordination of lien this 26th day of December 2006.

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31677
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EXHIBIT A

I AFFIRM, UNDER PENALTIES FOR PERJURY, THAT I HAVE TAKEN REASONABLE CARE TO REDACT EACH SOCIAL SECURITY NUMBER IN THE DOCUMENT, UNLESS REQUIRED BY LAW.


Jason Frueger

