DATE: April 28, 2009

Loan #444004053

2009 033452

STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

2009 HAY 19 AM 11: 06

MICHAEL A. BROWN RECORDER

PREPARED BY & MAIL TO: STANDARD BANK AND TRUST CO. 7725 West 98th Street Hickory Hills, IL. 60457

SUBORDINATION OF LIEN

THIS IS TO CERTIFY THAT STANDARD BANK AND TRUST COMPANY HAS BY VIRTUE OF A RECORDED MORTGAGE A LIEN AND INTEREST IN AND TO THE FOLLOWING DESCRIBED PROPERTY, WHICH IS TITLED IN THE NAME OF TERRY PAPP AND LOUISE PAPP, HUSBAND AND WIFE.

LOT 4, BOUNDARY OAKS, AS SHOWN IN PLAT BOOK 74, PAGE 4, IN LAKE COUNTY INDIANA.

KEY NUMBER 45-15-08-451-002.000-013
COMMONLY KNOWN AS 11600 HAWTHORNE STREET, CEDAR LAKE, INDIANA
46303.

THE STANDARD BANK AND TRUST COMPANY INTEREST IS EVIDENCED BY A MORTGAGE DATED OCTOBER 21, 2005 and Recorded on NOVEMBER 7, 2005 AS DOCUMENT No. 2005-097679 MADE IN THE AMOUNT OF \$100,000.00

IN AS TERRY PAPP AND LOUISE PAPP, HUSBAND AND WIFE, HAS ENTERED INTO AN AGREEMENT TO FINANCE THE ABOVE SUBJECT PROPERTY WITH ACADEMY MORTGAGE CORPORATION, 4921 EAST 81ST AVENUE, MERRILLVILLE, IN 46410, STANDARD BANK AND TRUST COMPANY DOES HEREBY AGREE TO SUBORDINATE AND SUBJECT HIS RIGHT, INTEREST AND CLAIM TO THE LIEN OF ACADEMY MORTGAGE CORPORATION, OF MERRILLVILLE, IN, DATED RECORDED ON AS DOCUMENT

EFFECTIVE THIS DATE. IN THE AMOUNT OF \$149,500.00.

COMMUNITY TITLE COMPANY

FILE NO 2 41471

Standard Bank & Trust Company SIGNED AND SEALED BEFORE ME, A NOTARY PUBLIC, ON THIS 28TH DAY OF APRIL, 2009.

OFFICIAL SEAL

KATHRYN E. MORICI NOTARY PUBLIC, STATE OF ILLINOIS My Commission Expires May 1, 2012 NOTARY PUBLIC

#12 CM