

The undersigned, BANK ONE, MERRILLVILLE, NA, a United States Corporation, being the sole owners of a certain promissory note in the original principal sum of FIFTEEN THOUSAND AND NO/100-----Dollar (\$ 15,000.00-----) made by WILLIAM D. HAYES and SUSAN L. HAYES, husband and wife dated the 22nd day of May, 1992 and secured by a mortgage also dated the 22nd day of May, 1992, and recorded June 11, 1992, as Document No. 92037466/Mortgage Record, Page , and described the following real estate, to-wit:

Lot 25 and the North 1/2 of Lot 24 in Block 5 in Central Park Addition to Whiting as per plat thereof, recorded in Plat Book 5, page 1, in the Office of the Recorder of Lake County, Indiana. a/k/a: 1810 Cleveland Avenue, Whiting, IN

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 \$ 50,000.00 from WILLIAM D. HAYES and SUSAN L. HAYES, husband and wife, (Mortgagor) to BANC ONE MORTGAGE CORPORATION and recorded 93013784 as Document No. Mortgage Record 93013784, page , and 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 BANC ONE MORTGAGE CORPORATION mentioned above.

This Agreement shall be binding upon its heirs, legal representatives and assigns and shall inure to the benefit of BANC ONE MORTGAGE CORPORATION its legal representatives, successors and assigns.

IN WITNESS WHEREOF, BANK ONE, MERRILLVILLE, NA has caused this agreement to be executed this day of February, 1993.

Attest: Peggy Church
 By: Sherril Tokarski
 Its: Asst. Vice President

BANK ONE, MERRILLVILLE, NA
 By: Sherril Tokarski
 Its: Asst. Vice President

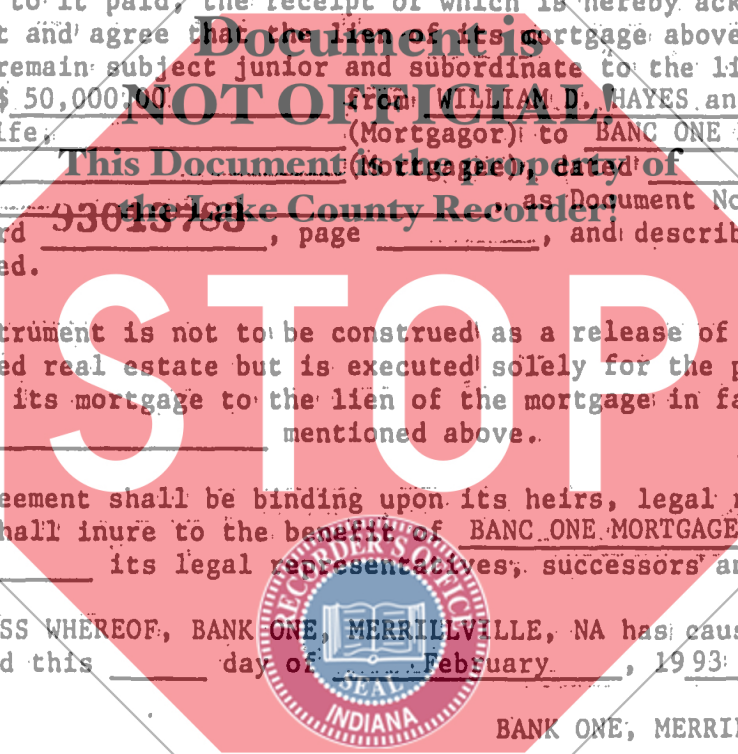
STATE OF INDIANA)
 COUNTY OF Lake)

Before me, a Notary Public, in and for said County and State, personally appeared Sherril Tokarski and Peggy Church, the Asst. Vice Pres. and the Asst. Vice Pres., respectively of BANK ONE, MERRILLVILLE, NA, who acknowledged execution of the foregoing Subordination Agreement for and on behalf of said corporation.

Witness my hand and Notarial Seal this day of February, 1993.

My Commission Expires: 10 8 96
 Resident of Lake County Beth A. Hamilton Notary Public

This Instrument Prepared By: Sherril Tokarski, an Officer of Bank One, Merrillville, NA



STATE OF INDIANA
 LAKE COUNTY
 FILED FOR REC.
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LAKE COUNTY RECORDS CENTER
 1000 WEST WASHINGTON
 MERRILLVILLE, IN 46450

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