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2002 000590

After recording mail to:  
Recorded Documents  
Bank One, N.A.  
Retail Loan Servicing, KY2-1606  
P.O. Box 11606  
Lexington, KY 40576-1606

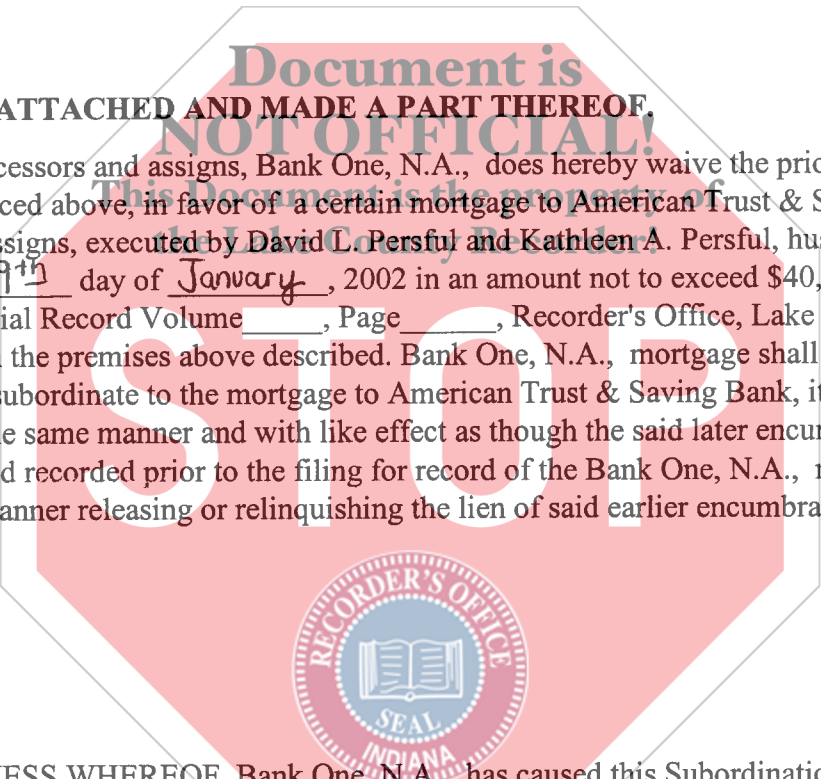
Prepared by: Juan Martinez

**SUBORDINATION OF MORTGAGE**

IN CONSIDERATION of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned, Bank One, N.A., being the holder of a certain mortgage deed recorded in Official Record as Document/Instrument 99108703, at Volume/Book/Reel , Image/Page , Recorder's Office, Lake, Indiana, upon the following premises to wit:

**SEE EXHIBIT ATTACHED AND MADE A PART THEREOF.**

For itself, its successors and assigns, Bank One, N.A., does hereby waive the priority of its mortgage referenced above, in favor of a certain mortgage to American Trust & Saving Bank its successors and assigns, executed by David L. Persful and Kathleen A. Persful, husband and wife, being dated the 9<sup>th</sup> day of January, 2002 in an amount not to exceed \$40,000 and recorded in Official Record Volume \_\_\_\_\_, Page \_\_\_\_\_, Recorder's Office, Lake County, Indiana and upon the premises above described. Bank One, N.A., mortgage shall be unconditionally subordinate to the mortgage to American Trust & Saving Bank, its successors and assigns, in the same manner and with like effect as though the said later encumbrance had been executed and recorded prior to the filing for record of the Bank One, N.A., mortgage, but without in any manner releasing or relinquishing the lien of said earlier encumbrance upon said premises.



IN WITNESS WHEREOF, Bank One, N.A., has caused this Subordination to be executed by its duly authorized representative as of this 9th day of January, 2002.

Bank One, N.A.,

By: Esther Perry  
Esther Perry, Consumer Lending Officer

Bankers Title # 5515  
Document No # 2002 006589

CK # 5519  
14 02  
B

STATE OF ARIZONA, COUNTY OF MARICOPA, to wit:

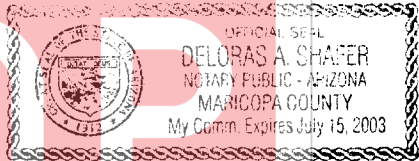
I hereby certify that, on this 9th day of January, 2002, before the subscriber, a Notary Public of the aforesaid State, personally appeared Esther Perry, Consumer Lending Officer, who has been acknowledged to be the representative of Bank One, N.A., and has executed the foregoing Subordination Agreement for the purposes therein contained by signing the name of Bank One, N.A., by him/herself as representative.

**Document is  
NOT OFFICIAL!**

**This Document is the property of  
the Lake County, Notary Public!**

*Deloras A. Shaffer*

My Commission Expires: 7-15-2003



**STOP**



## **Exhibit A**

### **Legal Description**

Lot 28 in Pon and Co's Oak Hills, as per plat thereof, recorded August 5, 1940 in Plat Book 25, Page 11. In the Office of the Recorder of Lake County, Indiana.

