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*Hold*  
Stewart Title Services  
of Northwest Indiana  
8695 Broadway  
Merrillville, IN 46410

2002 033521

014501371M  
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: Lisa Carter

**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 2001 035239, 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 Lake Mortgage Company, Inc. its successors and assigns, executed by RUSSELL S. AND ELIZABETH M. RUDENGA, husband and wife, being dated the 14th day of December, 2001 in an amount not to exceed \$208,000 and recorded in Official Record Volume X, 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 Lake Mortgage Company, Inc., 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.

*\* recorded as document number 2001-105128 on the 21st day of December, 2001.*

IN WITNESS WHEREOF, Bank One, N.A., has caused this Subordination to be executed by its duly authorized representative as of this 21st day of December, 2001.

Bank One, N.A.,

By: *Lisa M Carter*  
Lisa Carter, Consumer Lending Vice President

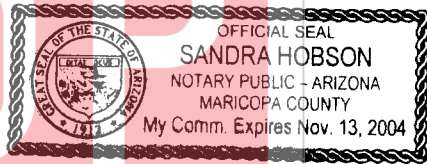
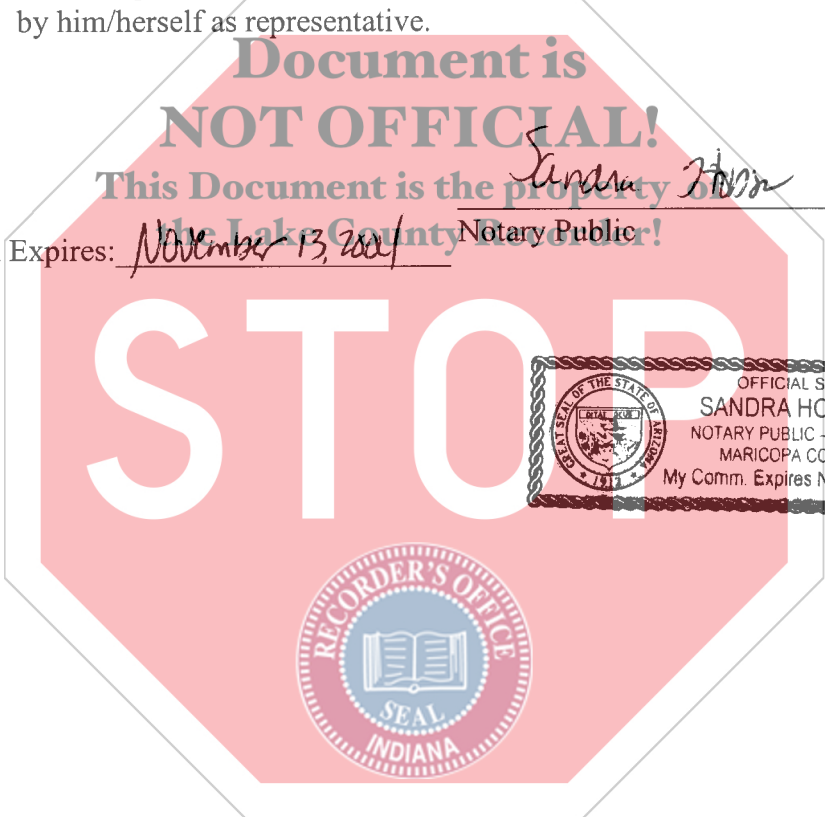
*V#1233  
1400  
OK.*

STATE OF ARIZONA, COUNTY OF MARICOPA, to wit:

I hereby certify that, on this 21st day of December, 2001, before the subscriber, a Notary Public of the aforesaid State, personally appeared Lisa Carter, Consumer Lending Vice President, 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.

My Commission Expires: November 13, 2004

**Document is NOT OFFICIAL!**  
This Document is the property of Sandra Hobson  
Sandra Hobson Notary Public!



## EXHIBIT A

The land referred to in this commitment is described as follows:

Lot 29 in Lake View Estates 2nd Addition, Phase Two, in the Town of Schererville, as per plat thereof, recorded in Plat Book 68, page 47, in the Office of the Recorder of Lake County, Indiana.

