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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: Tami Bell

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., Bank One, Indiana, N.A. being the holder of a certain mortgage deed recorded in Official Record as Document/Instrument 99016780, at Volume/Book/Reel , Image/Page , Recorder's Office, Lake, Indiana, upon the following premises to wit:

Document is

SEE EXHIBIT ATTACHED AND MADE A PART THEREOF.

For itself, its successors and assigns, Bank One, N.A., Bank One, Indiana, N.A. does hereby waive the priority of its mortgage referenced above, in favor of a certain mortgage to Peoples Bank its successors and assigns, executed by DAVID BRUCE ALBERSON AND MARY ANN ALBERSON, Husband and Wife, being dated the day of day of

IN WITNESS WHEREOF, Bank One, N.A., Bank One, Indiana, N.A. has caused this Subordination to be executed by its duly authorized representative as of this 4th day of January, 2002.

Bank One, N.A., Bank One, Indiana, N.A.

Esther Perry, Consumer Lending Officer

P.A.A

STATE OF ARIZONA, COUNTY OF MARICOPA, to wit:

I hereby certify that, on this 4th 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., Bank One, Indiana, N.A. and has executed the foregoing Subordination Agreement for the purposes therein contained by signing the name of Bank One, N.A., Bank One, Indiana, N.A. by him/herself as representative.



EXHIBIT A

Lot 2 in Country Cove, as per plat thereof, recorded in Plat Book 68 page 4, in the Office of the Recorder of Lake County, Indiana.

