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2002 042197

2002 APR 24 9:13

After recording mail to:
Recorded Documents
Bank One, N.A.
Retail Loan Servicing, KY2-1606
P.O. Box 11606
Lexington, KY 40576-1606
410530434007

Prepared by: Randy Sese
EMPOWER

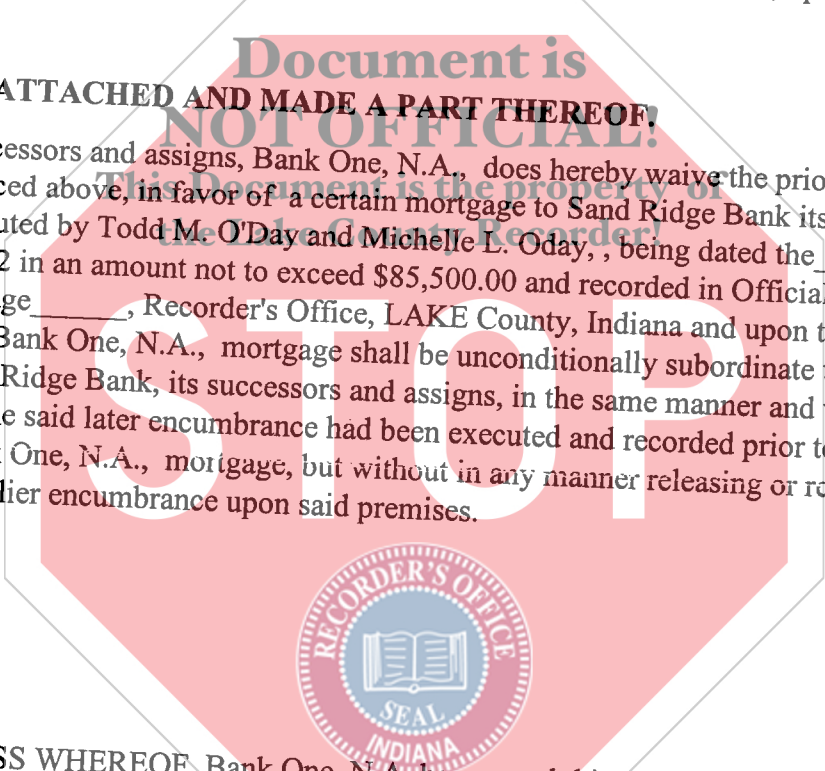
62-21763LD

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 028884, at Volume/Book/Reel , Image/Page , Recorder's Office, LAKE County, 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 Sand Ridge Bank its successors and assigns, executed by Todd M. O'Day and Michelle L. Oday, , being dated the 26th day of April, 2002 in an amount not to exceed \$85,500.00 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 Sand Ridge 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 24th day of April, 2002.

Prepared By Bank One, N.A.

By: Carol Zuhlke
Carol Zuhlke, Bank Officer

2002-042196
mly

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mly

EXHIBIT A

LOT 23 IN BLOCK 7 IN HOMESTEAD GARDENS MASTER ADDITION, IN THE TOWN OF HIGHLAND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 32 PAGE 46, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Commonly known as: 3220 Maple Drive, Highland, IN 46322



STATE OF ARIZONA, COUNTY OF MARICOPA, to wit:

I hereby certify that, on this 24th day of April, 2002, before the subscriber, a Notary Public of the aforesaid State, personally appeared Carol Zuhlke, Bank 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!
Document is the property of
the Lake County Recorder!
Notary Public

My Commission Expires: _____

