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Chicago Title Insurance Company

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2002 050265

2002 MAY 31 AM 9:42

62-20782 Pdy

MORRIS W. CARTER
RECORDER

Prepared by: Kathie Watz

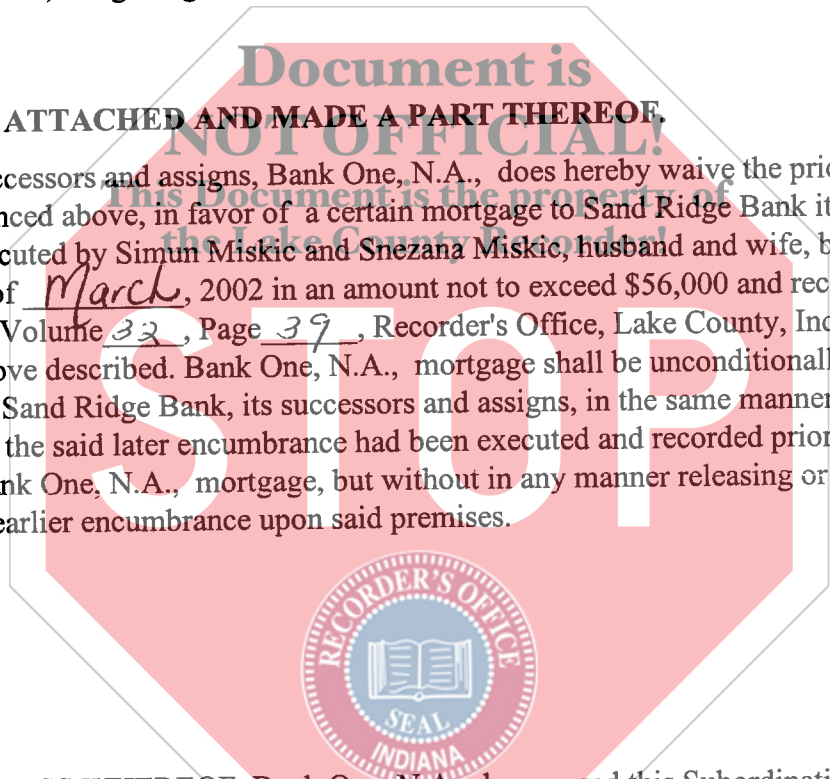
After recording mail to:
Recorded Documents
Bank One, N.A.
Retail Loan Servicing, KY2-1606
P.O. Box 11606
Lexington, KY 40576-1606

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 2002 001055, 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 Simun Miskic and Snezana Miskic, husband and wife, being dated the 23rd day of March, 2002 in an amount not to exceed \$56,000 and recorded in Official Record Volume 32, Page 39, 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 5th day of March, 2002.

Bank One, N.A.,

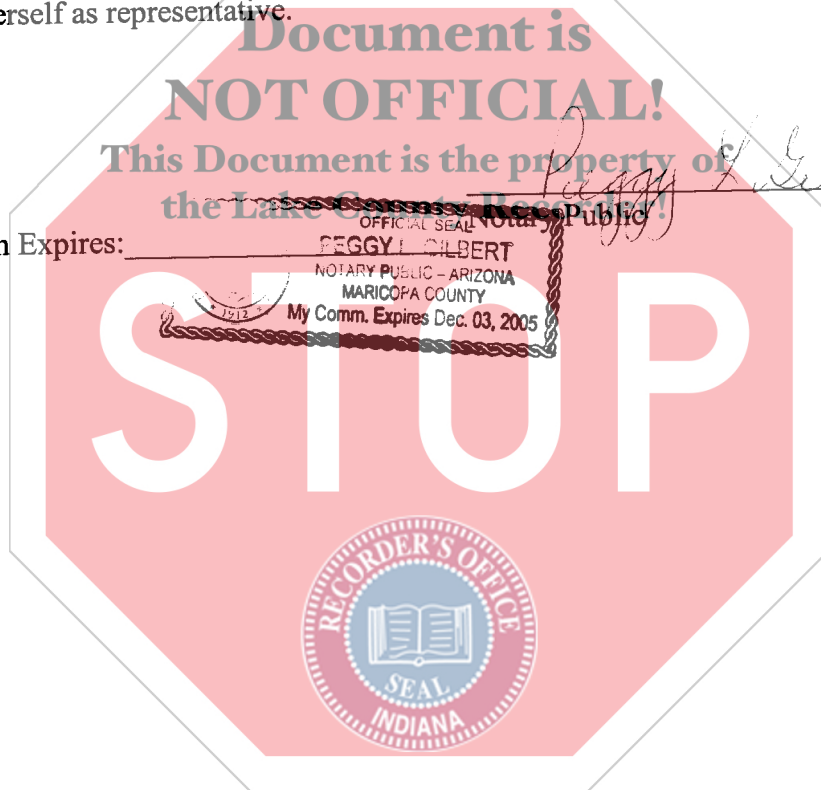
By: Esther Perry
Esther Perry, Bank Officer

181-
n.A.
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STATE OF ARIZONA, COUNTY OF MARICOPA, to wit:

I hereby certify that, on this 5th day of March, 2002, before the subscriber, a Notary Public of the aforesaid State, personally appeared Esther Perry, 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.

My Commission Expires: _____



Document is NOT OFFICIAL!

This Document is the property of the Lake County Recorder's Office

OFFICIAL SEAL
PEGGY L. GILBERT
NOTARY PUBLIC - ARIZONA
MARICOPA COUNTY
My Comm. Expires Dec. 03, 2005



LEGAL DESCRIPTION

Lot 23 in Ridgeland Park 2nd Addition to the Town of Munster, as per plat thereof, recorded in Plat Book 32 page 39, in the Office of the Recorder of Lake County, Indiana.

