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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
412510004217

Prepared by: Oscar Perales
Recording requested by: LSI
When recorded return to:
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2550 N. Redhill Ave.
Santa Ana, CA. 92705 140666
800-756-3524 ext. 5011

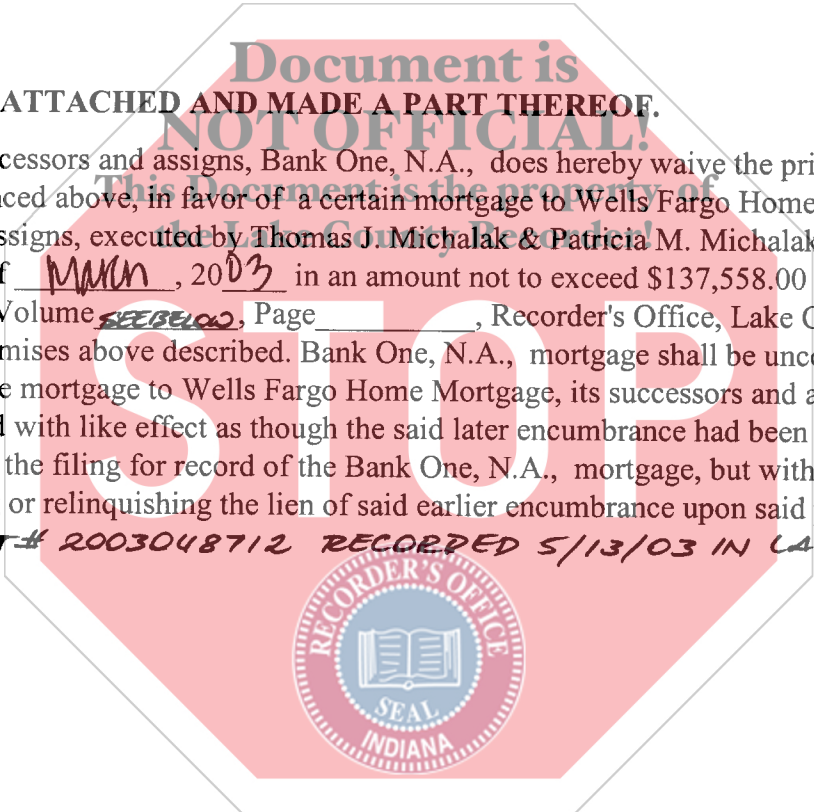
SUBORDINATION OF MORTGAGE

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 103126, 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 Wells Fargo Home Mortgage its successors and assigns, executed by Thomas J. Michalak & Patricia M. Michalak, , being dated the 1 day of MARCH, 2003 in an amount not to exceed \$137,558.00 and recorded in Official Record Volume ~~SEB9100~~, 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 Wells Fargo Home Mortgage, 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.

INSTRUMENT # 2003048712 RECORDED 5/13/03 IN LAKE COUNTY.



IN WITNESS WHEREOF, Bank One, N.A. has caused this Subordination to be executed by its duly authorized representative as of this 28th day of August, 2003.

Bank One, N.A.

By: *Esther Perry*
Esther Perry, AVP

100
901939
1400
PS

STATE OF ARIZONA, COUNTY OF MARICOPA, to wit:

I hereby certify that, on this 28th day of August, 2003, before the subscriber, a Notary Public of the aforesaid State, personally appeared Esther Perry, AVP, 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.



[Handwritten Signature]

Notary Public

My Commission Expires: _____

Document is
NOT OFFICIAL!
Document is the property of
the Lake County Recorder

PREPARED BY:
OSCAR PERALES
BANK ONE, N.A.
P.O. BOX 11606
LEXINGTON, KY 40576



Exhibit "A"

Loan Number :

Borrower : THOMAS J MICHALAK And
PATRICIA M MICHALAK

THE FOLLOWING DESCRIBED REAL ESTATE IN LAKE COUNTY, IN STATE OF INDIANA:

PART OF THE WEST 1/2 OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 OF SECTION 27, TOWNSHIP 36 NORTH, RANGE 9 WEST OF THE 2ND PRINCIPAL MERIDIAN, IN THE TOWN OF HIGHLAND, LAKE COUNTY, INDIANA, DESCRIBED AS FOLLOWS:

BEGINNING AT THE SOUTHWEST CORNER OF SAID TRACT AND RUNNING THENCE NORTH ALONG THE WEST LINE THEREOF 216.7 FEET; THENCE EAST 332.71 FEET TO THE EAST LINE OF SAID TRACT; THENCE WEST ALONG THE SOUTH LINE OF SAID EAST LINE 216.7 FEET TO THE SOUTH LINE THEREOF, THENCE WEST ALONG THE SOUTH LINE OF SAID TRACT 332.53 FEET TO THE POINT OF BEGINNING, EXCEPT THE SOUTH 143 FEET THEREOF.

APN - 16-27-17-111

