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SUBORDINATION AGREEMENT

THIS SUBORDINATION AGREEMENT is entered into between Bank One Na, herein known as 'SUBORDINATING LENDER', and THE NEW YORK MORTGAGE COMPANY, LLC, herein known as 'NEW LENDER'.

Subordinating Lender is the holder of a Mortgage from Richard M. Mishka Jr. and Andrea Mishka, herein known as 'BORROWER', which was recorded on 2/16/1999, at Document No. 99014138, Lake County Recorders office, State of Indiana, in the original amount of \$27,125.00.

Borrower has secured a loan from New Lender in the maximum amount of \$124,344 and has requested that Subordinating Lender subordinate Subordinating Lender's Mortgage to the new lien of the New Lender.

THEREFORE, Subordinating Lender, for a valuable consideration, the receipt of which is hereby acknowledged, does hereby subordinate its Mortgage to the mortgage lien of New Lender, dated April 23, 2004, and recorded in Official Records Book/Libor/Index _____, Page/Folio _____ Lake County, State of Indiana.

See attached legal description

MTB A 2004-04-23

Bank One NA

By: Sharon Swieczak

Its: AVP

Document is NOT OFFICIAL!

This Document is the property of the Lake County Recorder

Witness

Carol Turner

Print Witness Name

Witness

TREY JANY

Print Witness Name

STATE OF Wisconsin
COUNTY OF MILWAUKEE

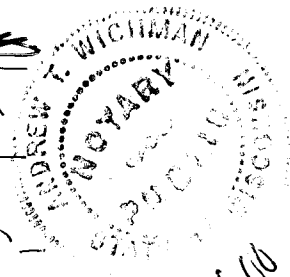
The foregoing Subordination Agreement was acknowledged before me on this 25 day of March, 2004, by Bank One NA, by Sharon Swieczak its AVP, on its behalf.

RETURN TO:
**THE NEW YORK MORTGAGE CO.
1301 AVENUE OF THE AMERICAS
7TH FLOOR
NEW YORK CITY, NY 10019**

Notary Public Andrew T. Wichman
9/24/06

My Commission Expires

Resides in
Milwaukee Co



Prepared By:

Return To: The New York Mortgage Company, LLC, One Research Court, Suite 160, Rockville, MD 20850

17.00
CR# 011361
B

2004 04 10 49

MORTGAGE RECORDED

2004 MAY 10 AM 9:13

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

EXHIBIT A

LEGAL DESCRIPTION

LOT 17 IN WHITE OAK MANOR 2ND ADDITION TO THE TOWN OF ST. JOHN AS SHOWN IN PLAT BOOK 77, PAGE 18, AND AS AMENDED BY PLAT OF CORRECTION APRIL 19, 1996 IN PLAT BOOK 50, PAGE 50, IN LAKE COUNTY, INDIANA.

TAX MAP/ID NUMBER: 40-52-85-1

COMMONLY KNOWN AS: 10666 MANOR DRIVE
ST. JOHN, IN 46373

