

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2004 049831

2004 JUN 15 AM 10: 23

MORRIS W. CARTER  
RECORDER

**SUBORDINATION OF REAL ESTATE MORTGAGE**

WHEREAS, Richard G. Hutchings Sr. and Susan P. Hutchings, by a mortgage dated 12/03/1999 and recorded 12/28/1999 in the office of the Recorder of Deeds of Lake County, Indiana, as Document No. 99107538, did convey unto Bank One, N.A. certain premises located in Lake County, Indiana, described as:

LOT 57, IN UNIT 12, IN BLOCK ONE IN BRIAR RIDGE COUNTRY CLUB ADDITION, A PLANNED UNIT DEVELOPMENT TO THE TOWN OF DYER, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 65, PAGE 25, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

to secure a note in the principal amount of \$35,000.00, with interest payable as therein provided; and

WHEREAS, American National Bank and Trust Company of Chicago, has agreed to make a loan to Richard G. Hutchings Sr. and Susan P. Hutchings, said parties have agreed to execute and to deliver to American National Bank and Trust Company of Chicago, a note in the principal amount not to exceed \$641,050.13, with interest thereon as may be provided, and a mortgage conveying said premises as security for the payment of said note; and

WHEREAS, American National Bank and Trust Company of Chicago, has requested Bank One, NA to subordinate the lien of the mortgage first described above to the lien of the mortgage to be executed by Richard G. Hutchings Sr. and Susan P. Hutchings, in favor of American National Bank and Trust Company of Chicago as described above.

NOW THEREFORE, in consideration of the premises and of the sum of one dollar in hand paid, American National Bank & Trust Company of Chicago does hereby covenant and agree with the said Bank One, NA, that the lien of the mortgage now held by Bank One NA upon said premises and described above as Document No. 99107538, shall be and remain at all times a second lien subordinate to the lien thereon of the mortgage to be executed in favor of American National Bank and Trust Company of Chicago, with interest thereon as may be provided.



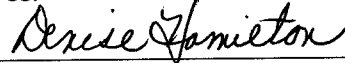
HOLD FOR FIRST AMERICAN TITLE

06023317

1200  
12/29

IN WITNESS WHEREOF, Bank One, NA has caused its duly authorized officers to execute this agreement this 8<sup>th</sup> day of June, 2004..

  
Peggy A. DiLeo, First Vice President


  
Denise Hamilton, Assistant Secretary

STATE OF ILLINOIS

COUNTY OF DUPAGE

The undersigned, a Notary Public in and for said County, in the State aforesaid, does hereby certify that Peggy A. DiLeo and Denise Hamilton, personally known to me to be the same persons whose names are subscribed to the foregoing instrument appeared before me this day in person and acknowledged that they, being duly authorized, signed and delivered said instrument as their free and voluntary act and as the free and voluntary act of said Association, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this 8<sup>th</sup> day of June, 2004.

  
My commission expires: 7/9/05

P.I.N / Key # 4-211-31

This Document Prepared By:  
Bank One, NA  
439 W. Schick Road, Suite #200  
Bloomington, IL 60108

Address of Property:  
1117 Royal Dublin Lane  
Dyer, IN 46311



**"OFFICIAL SEAL"**  
Dawn M. Sigler  
Notary Public, State of Illinois  
My Commission Expires 7-9-2005