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P.O. Box 1/1606 Lexington, KY 40576-1606

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MORRIS W. GARTER Prepared by: Maria Maria Cerase R

Retail Loan Servicing, KY2-Mortgage Information Service

6801 Lake Plaza Drive Suite A-101

Indianapolis, IN 46220

M.I.S. FILE NUMBER 100 4034

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, at Volume/Book/Reel 99023772, Image/Page, Recorder's Office, Lake County, Indiana, upon the following premises to wit:

Document is

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 Saxon Mortgage Services its successors and assigns, executed by Joseph F. Alfono and Vicki J Alfono, , being dated the 230 day of Cetove, 2004 in an amount not to exceed \$172,000.00 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 Saxon Mortgage Services, 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 18th day of October, 2004.

Bank One, N.A.

200 0401 # 1200

STATE OF ARIZONA, COUNTY OF MARICOPA, to wit:

I hereby certify that, on this 18th day of October, 2004, before the subscriber, a Notary Public of the aforesaid State, personally appeared John Van Winkle, 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

