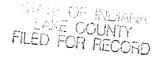


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Prepared by: MICHAE Thomas Sell

After recording mail to: Recorded Documents JPMorgan Chase Bank, N.A. Retail Loan Servicing, KY2-1606 P.O. Box 11606 Lexington, KY 40576-1606 410530532682

4700 4700 B

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, JPMorgan Chase Bank, N.A., f/k/a
Bank One, NA, being the holder of a certain mortgage deed recorded in Official Record as
Document/Instrument 2002 077208, 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, JPMorgan Chase Bank, N.A., f/k/a Bank One, NA, does hereby waive the priority of its mortgage referenced above, in favor of a certain mortgage to River City Mortgage, its successors and assigns, executed by Ben Lee Clemens and Catherine M Clemens, being dated the day of day of

IN WITNESS WHEREOF, JPMorgan Chase Bank, N.A. has caused this Subordination to be executed by its duly authorized representative as of this 14th day of December, 2004.

Mortgage recorded 12/30/04 as Doc # 2004111932

JPMorgan Chase Bank, N.A.

John Van Winkle, Bank Officer

STATE OF ARIZONA, COUNTY OF MARICOPA, to wit:

I hereby certify that, on this 14th day of December, 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 JPMorgan Chase Bank, N.A., has executed the foregoing Subordination Agreement for the purposes therein contained by signing the name of JPMorgan Chase Bank, N.A. by him/herself as representative.

OFFICIAL SEAL
PEGGY L. GILBERT
NOTAPY PUBLIC - ARIZONA
MARICOPA COUNTY
My Commission Expires Dec. 3, 2005

My Commission Expires.

Reggy & Gilbert Notary Public

or____see doc. #

top

No: 620047228

LEGAL DESCRIPTION

Lot 8 in Grant Acres, as per plat thereof, recorded in Plat Book 44 page 147, in the Office of the Recorder of Lake County, Indiana.



LEGAL 6/98 SB