



WAIVER OF PRIORITY OF MORTGAGE

KNOWN ALL MEN BY THESE PRESENTS THAT, Charter One Bank, F.S.B. a bank organized and existing under the laws of the United States of America, the owner and holder of the hereinafter described mortgage and note secured by it, for One Dollar (\$1.00), and other valuable considerations, the receipt of which is hereby acknowledged, does hereby WAIVE THE PRIORITY OF LIEN and operation of said certain mortgage executed by,

DAVID A AND DANA L ENGEL

to St. Paul Federal, A Division of Charter One Bank, F.S.B. and recorded in DOCUMENT # 94351409 of COOK County Records, (the "Existing Mortgage"), which existing Mortgage encumbers the following described property: 2649 W. 107th

Situated in the City of CHICAGO, IL, County of COOK, in the State of Illinois, and described as follows: PPN 24-13-402-026 (see attached legal description rider)

In favor of a mortgage in the amount of NINETY FOUR THOUSAND (\$ 94,000.00) to be executed by the said DAVID A AND DANA L ENGEL to Charter One Mortgage, F.S.B., which shall be a first lien on the aforementioned property without otherwise affecting the lien of Existing Mortgage.

In witness whereof, said bank by its duly authorized officers has caused its name to be hereunto subscribed and its seal hereto affixed this 18th day of APRIL A.D. 2001.

Signed in the presence of

Anne Whalen
Kathrina Donaldson

CHARTER ONE BANK F.S.B.

Joseph Fusco V.P.

Mark Thorpe V.P.

The State of Illinois

Before me, a Notary Public in and for said County and State, personally, Appeared the above named

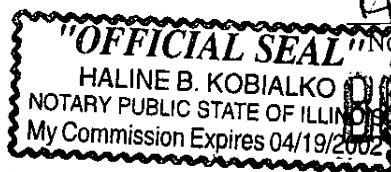
DUPAGE County

Who respectively, acknowledge that they did sign the foregoing instrument and as its duly authorized officers, and by authority of its Board of Directors, and that the same is the free act and deed of said bank, and the free act and deed of each of them personally and as such officers.

In testimony whereof, I have hereunto set my and official seal at Naperville Illinois this 18th day of APRIL 2001.

THIS INSTRUMENT PREPARED BY:

CHARTER ONE BANK F.S.B.
1804 N. NAPER BLVD. SUITE 200
NAPERVILLE IL 60563



Haline B. Kobialko

Notary Public

BOX 333-CTI

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OTTT MEM
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21035498

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NAIV

UNOFFICIAL COPY

THE WEST 40 FEET OF THE EAST 180 FEET OF THE NORTH 120 FEET OF BLOCK 2 IN
OVIATT'S SUBDIVISION OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 13, TOWNSHIP
37 NORTH RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Property of Cook County Clerk's Office
10381176