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Cook County Recorder 23.00

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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,

JOHN W & ELIZABETH A PERKINS

to St. Paul Federal, A Division of Charter One Bank, F.S.B. and recorded in DOCUMENT #01019550
, of COOK County Records, (the "Existing Mortgage"), which existing Mortgage encumbers the following described property: 841 S BRISTOL LANE, ARLINGTON HEIGHTS, IL 60005

Situated in the City of ARLINGTON HEIGHTS, County of COOK, in the State of Illinois, and described as follows: PPN 03-32-423-005-0000 (see attached legal description rider)

In favor of a mortgage in the amount of ~~THREE HUNDRED EIGHTY FIVE THOUSAND DOLLARS~~ (\$ 385,000.00) to be executed by the said JOHN W & ELIZABETH A PERKINS 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 3rd day of APRIL A.D. 2001.

Signed in the presence of
Shirley Wozzin Hasek
Shirley Wozzin Hasek
Kathrina Donaldson
Kathrina Donaldson

CHARTER ONE BANK F.S.B.
Joseph Fusco V.P.
Mark Thomas V.P.

The State of Illinois
DUPAGE County

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

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 3rd day of APRIL 2001.

THIS INSTRUMENT PREPARED BY:
M.T.
CHARTER ONE BANK F.S.B.
1804 N. NAPER BLVD. SUITE 200
NAPERVILLE IL 60563



Lisa C. Reginelli
Notary Public

BOX 333-CTI

LEGAL RIDER

LOT 12 IN SCARSDALE ESTATES, BEING A SUBDIVISION OF THE EAST (1/2) OF THE
SOUTHWEST (1/4) AND THE WEST (1/2) OF THE SOUTHEAST (1/4) OF SECTION 32, TOWNSHIP
42 NORTH RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, (EXCEPT THE NORTH 685.4
FEET THEREOF, ALSO EXCEPT THAT PART OF THE EAST 1/2 OF SAID SOUTHWEST 1/4 LYING
WESTERLY OF THE CENTER LINE OF ARLINGTON HEIGHTS ROAD (CALLED STATE ROAD) AND
SOUTH OF THE NORTH 685.4 FEET THEREOF) IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office