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Cook County Recorder 23.00



CTI-79130223 182

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,

ANTHONY F. AND PATRICIA A. LEIFEL

to St. Paul Federal, A Division of Charter One Bank, F.S.B. and recorded in DOCUMENT # 00796785 of COOK County Records, (the "Existing Mortgage"), which existing Mortgage encumbers the following described property: 565 CONCORD LANE, DES PLAINES, IL. 60016 Situated in the City of DES PLAINES, County of COOK, in the State of Illinois, and described as follows: PPN 09-08-104-027-0000 (see attached legal description rider)

In favor of a mortgage in the amount of TWO HUNDRED SEVENTY FOUR THOUSAND (\$ 274,000.00) to be executed by the said ANTHONY F. AND PATRICIA A. LEIFEL 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 6TH day of APRIL A.D. 2001.

Signed in the presence of

Shirley Wodzin Hasek
Shirley Wodzin Hasek

Kathrina Donaldson
Kathrina Donaldson

CHARTER ONE BANK F.S.B.

Joseph Busco V.P.
Mark Incip V.P.

The State of Illinois

DePue 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 6TH day of APRIL 2001.

Maal To
THIS INSTRUMENT PREPARED BY:

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



Lisa C. Reginelli
Notary Public

BOX 333-CTI