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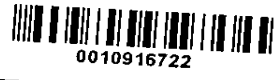
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07-001-07 001 Page 1 of 2
2001-10-02 09:39:50
Cook County Recorder 43.00

WAIVER OF PRIORITY OF MORTGAGE

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KNOW ALL MEN BY THESE PRESENTS THAT, CHAI .B., a federally chartered savings bank (herein "Bank" holder of the hereinafter described mortgage (herein "Mortgage") and note secured by it, for Ten Dollars (\$10.00) and other valuable consideration. The receipt of which is hereby acknowledged, does hereby waive the priority of the Mortgage executed by Jim Grammas and Afroditi Botsis ("Borrower") to Bank on the 23rd day of October 2000, and recorded in Document No. 00830701, of Cook County, Illinois Records. The Mortgage encumbers the following described property (the "Property Number"): Tax I. D. No. 10-19-315-019-0000

in favor of a mortgage in the amount of One Hundred Thirty One Thousand and no/100 Dollars (\$131,000.00) to be executed by Borrower to and in favor of Richtown Mortgage, which shall be a prior lien on the Property without otherwise affecting the lien of the Mortgage.

IN WITNESS WHEREOF, Bank has caused this waiver to be executed on the 12th day of September, 2001.

WITNESSED BY:

CHARTER ONE BANK, F.S.B.

Desire' D. Phillips
Desire' D. Phillips
Juli Tomasello
Juli Tomasello

By: James W. Woodard
James W. Woodard, Vice President
And By: Calie Novotny
Calie Novotny, Authorized Signer

STATE OF OHIO)
COUNTY OF CUYAHOGA) SS:

Before me, a Notary Public in and for said County and State, personally appeared the above named CHARTER ONE BANK, F.S.B. by James W. Woodard its Vice President, and Calie Novotny its Authorized Signer, who acknowledged that they did sign the foregoing instrument on behalf of said bank.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal, at Cleveland, Ohio, this 12th day of September, 2001.

Diane M. Jackson
Notary Public

DIANE M. JACKSON
Notary Public, State of Ohio, Cuy. Cty.
My Commission Expires Dec. 18, 2005

This Instrument Prepared by and Return to:
CHARTER ONE BANK, F.S.B.
.1215 Superior Ave.
Cleveland, Ohio 44114
Prepared by Juli Tomasello
Attn: Consumer Loan Servicing

Account No. 9920279745

BOX 333-CTI

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Page 2 of 2



CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1409 007952532 AH
STREET ADDRESS: 7025 W. KEENEY STREET
CITY: NILES COUNTY: COOK
TAX NUMBER: 10-19-315-019-0000

LEGAL DESCRIPTION:

LOT 40 IN STOLTZNER'S EVERGREEN ESTATES SUBDIVISION, BEING A SUBDIVISION OF PART OF THE SOUTH 2 1/4 ACRES OF TAHT PART OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 LYING WEST OF THE CENTER OF WAUKEGAN ROAD IN SECTION 19, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office