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2001-12-31 13:04:24

Cook County Recorder

43.50

WAIVER OF PRIORITY OF MORTGAGE



KNOW ALL MEN BY THESE PRESENTS THAT, CHARTER ONE BANK, F.S.B., a federally chartered savings bank (herein "Bank") the owner and 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 Mark Kolker and Jill Kolker ("Borrower") to Bank on the 9th day of February 2001 and recorded February 26, 2001, in Document No. 0010152105, of Cook County, Illinois Records. The Mortgage encumbers the following described recperty (the "Property Number"): Tax I. D. No. 14-31-130-039

in favor of a cortgage in the amount of Two Hundred Thirty Three Thousand and no/100 Dollars (\$233,000.00) to be executed by Borrower to and in favor of First Dearborn Mortgage Company LLC, 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 17th day of December, 2001.

WITNESSED BY:

CHARTER ONE BANK, F.S.B.

Tomasello

President Zice

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 Chester Kapinski its Vice President, and Michelle Walis: ew: ki its Auth. 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 17th day of December, 2001.

PHYLLIS CHISHOLM Notary Public, State of Ohio

My Commission Expires April 13, 2005

This Instrument Prepared by and Return to: CHARTER ONE BANK, F.S.B.

75 Erieview Plaza Code EV950

Cleveland, Ohio 44114

Prepared by Juli Tomasello

Atthe Consumer Loan Servicing

ccount No. 9920426649

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Property of Coot County Clerk's Office

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EXHIBIT "A"

LOT 28 IN BLOCK 6 IN SHERMAN'S ADDITION TO HOLSTEIN, BEING IN THE EAST 1/2 OF THE NORTH WEST 1/4 OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL ID NUMBER: 14-31-130-039-0000

Cook County Clark's Office COMMONLY (NOWN AS: 2068 NORTH HOYNE AVENUE