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

NAPERVILLE IL 60563

UNOFFICIAL C 13570148 45 001 Page 1 of 2002-01-18 10:33:45

Cook County Recorder

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 aid certain mortgage executed by, PRASHANT AND PARUL PATEL to Charter One Bank, F.S.B. and recorded in I/OCUMENT # 0010742985 , of County Records, (the "Existing Mortgage"), which existing Mortgage encumbers the following described property: 1302 SAINT CLAIRE PLA(E) in the State of Illinois, and County of _____COOK Situated in the City of _SCHAUMBURG described as follows: PPN 31-33-200-026-0000 (see attached legal description rider)
In favor of a mortgage in the amount of THREE HUNDRED EXCHTY THOUSAND (\$ 380,000 to Charter One Mortgage, F.S.B., to be executed by the said **PRASHANT AND PARUL PATEL** 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 A.D. 2001. affixed this __ATH__ day of __IANUARY Signed in the presence of Mark Thorne V.P. ANNE WHALEN Before me, a Notary Public in and for said County and State, personally The State of Illinois Appeared the above named 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 2001. THIS INSTRUMENT PREPARED BY:

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CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1410 007980178 UA

STREET ADDRESS: 1302 ST. CLAIRE PLACE

COUNTY: COOK CITY: SCHAUMBURG

TAX NUMBER: 07-23-207-019-0000

LEGAL DESCRIPTION:

LOT 209 IN PARK ST CLAIRE UNIT 2, BEING A SUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 13, THE NORTHEAST 1/4 OF SECTION 23 AND THE NORTHWEST 1/4 OF SECTION 24, ALL IN TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, THE NOIS.

COOK COUNTY CRAFTS OFFICE ACCORDING TO THE PLAT THEREOF RECORDED NOVEMBER 15, 1991 AS DOCUMENT 91603720, IN COOK COUNTY, ILLINOIS.

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