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WAIVER OF PRIORITY OF MORTGAGE

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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,

Erwin L. Tan and Norma A. Tan

to St. Paul Federal, A Division of Charter One Bank, F.S.B. and recorded in DOCUMENT # 00455873 of Cook County Records, (the "Existing Mortgage"), which existing Mortgage encumbers the following described property:

Situated in the City of Morton Grove County of Cook, in the State of Illinois, and described as follows: PPN 09-13-213-029-0000 (see attached legal description rider)

In favor of a mortgage in the amount of Fifty Four Thousand (\$ 54,000.00) to be executed by the said Erwin L. Tan and Norma A. Tan 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 14th day of December A.D. 2001.

Signed in the presence of

Anne Whalen

Anne Whalen

Kathrina Donaldson

Kathrina Donaldson

CHARTER ONE BANK F.S.B.

Joseph Fusco V.P.

Joseph Fusco V.P.

Mark Thorpe V.P.

Mark Thorpe V.P.

The State of Illinois

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

Kane County

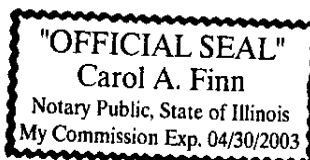
Who respectively, acknowledge that they did sign the foregoing instrument and as its duly authorized officers, and by authority of its Board of Directors, and that the same is the free act and deed of said bank, and the free act and deed of each of them personally and as such officers.

In testimony whereof, I have hereunto set my and official seal at Naperville Illinois this 14th day of December 2001.

THIS INSTRUMENT PREPARED BY:

Carol A. Finn
Notary Public

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



BOX 333-CTI

UNOFFICIAL COPY

Property of Cook County Clerk's Office

10-15-11

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20015164

STREET ADDRESS: 9418 OSCEOLA STREET
CITY: MORTON GROVE COUNTY: COOK
TAX NUMBER: 09-13-213-029-0000

LEGAL DESCRIPTION:

LOT 3 IN BLOCK K IN HARRIS PARK VISTA SUBDIVISION, UNIT NO. 2, BEING A SUBDIVISION OF PART OF THE SOUTH 1/2 OF THE NORTH 1/2 OF THE NORTHEAST 1/4 AND PART OF THE NORTH 15 ACRES OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 13, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN ACCORDANCE WITH THE PLAT RECORDED ON MAY 27, 1955, AS DOCUMENT NUMBER 16250935, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office