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2002-02-07 09:07:34  
Cook County Recorder 23.00



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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,

**WILLIAM & ELAINE KEPRATOS**

to St. Paul Federal, A Division of Charter One Bank, F.S.B. and recorded in DOCUMENT # 0010715541, of **COOK** County Records, (the "Existing Mortgage"), which existing Mortgage encumbers the following described property: **725 MAPLE AVE**

Situated in the City of **PALATINE**, County of **COOK**, in the State of Illinois, and described as follows: PPN **02-16-204-028** (see attached legal description rider)

In favor of a mortgage in the amount of **TWO HUNDRED SIXTY EIGHT THOUSAND AND 00/100 \$268,000.00** to be executed by the said **WILLIAM & ELAINE KEPRATOS** 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 **23RD** day of **JANUARY** A.D. 2002.

Signed in the presence of

*Sandi Adams*

Sandi Adams

*Sheila J Littrell*

Sheila J Littrell

CHARTER ONE BANK F.S.B.

*Joseph Fusco*

Joseph Fusco 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

DUPAGE 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 **23RD** day of **JANUARY** 2002.

THIS INSTRUMENT PREPARED BY:

*email to:*

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

*Christine M Cronwell*  
Notary Public



BOX 333-CT7

HL 87013510E 87H

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J

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## CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1401 HL8701351 LPA  
STREET ADDRESS: 725 N. MAPLE AVENUE  
CITY: PALATINE COUNTY: COOK  
TAX NUMBER:

### LEGAL DESCRIPTION:

UNIT 96, BEING ALL OF LOT 32, EXCEPT THE SOUTHERLY 91.48 FEET THEREOF IN SUTTON PARK PLACE-PHASE 3, BEING A RESUBDIVISION OF LOTS 1 THROUGH 20 IN BLOCK 2 AND LOTS 11 THROUGH 14 IN BLOCK 1, TOGETHER WITH THE EASTERLY 6 FEET OF MAPLE AVENUE, THE NORTHERLY 6 FEET OF ALVA STREET AND THE EASTERLY AND WESTERLY 3 FEET OF FRANKLIN AVENUE ADJOINING SAID LOTS AS SHOWN ON PLAT OF VACATION RECORDED OCTOBER 28, 1999 AS DOCUMENT 09015033 ALL IN FRANK E. MERRILL AND COMPANY'S GREATER PALATINE, BEING A SUBDIVISION OF PART OF THE NORTHEAST 1/4 OF SECTION 16, LYING NORTHEASTERLY OF THE NORTHWEST HIGHWAY IN TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 10, 1926 AS DOCUMENT 318962, IN COOK COUNTY, ILLINOIS.

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