

COOK COUNTY
RECORDER
EUGENE "GENE" MOORE
BRIDGEVIEW OFFICE



369433(2)

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,

JOHN J LAINO & CONNIE LAINO
to Charter One Bank, F.S.B. and recorded in DOCUMENT # 0010656190, of
County Records, (the "Existing Mortgage"), which existing Mortgage encumbers the following described property:

6247 N KILPATRICK
Situated in the City of CHICAGO, County of COOK, in the State of Illinois, and
described as follows: PPN 13-03-113-032 (see attached legal description rider)

In favor of a mortgage in the amount of one hundred sixty thousand and 00/100 (\$160,000.00)
to be executed by the said JOHN J LAINO & CONNIE LAINO & NANNETTE M LAINO to Charter One Mortgage, F.S.B.,
which shall be a first lien on the aforementioned property without other wise affecting the lien of Existing Mortgage.

In witness whereof, said bank by its duly authorized officers has caused it, name to be hereunto subscribed and its seal hereto
affixed this 16th day of APRIL A.D. 2002.

Signed in the presence of

Sheri L Coffey

SHERI L COFFEY
Amanda Duncan

AMANDA DUNCAN

CHARTER ONE BANK F.S.B.

Joseph Musco

Joseph Musco V.P.
Mark Thorpe

Mark Thorpe V.P.

The State of Illinois

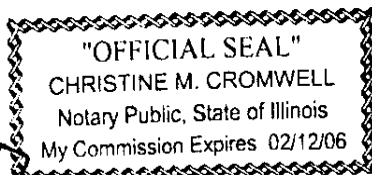
Before me, a Notary Public in and for said County and State, personally
Appeared the above named

DU PAGE 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 16th day of APRIL 2002.

THIS INSTRUMENT PREPARED BY:



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

Christine M Cromwell

Notary Public

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ORDER NO.: 2000 000369433 SC

SCHEDULE A (CONTINUED)

5. THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS:

THE NORTHERLY 1/2 OF THE FOLLOWING TAKEN AS A TRACT: LOTS 141, 142 AND 143
(EXCEPT THE NORTH 1/2 OF SAID LOT 143) IN GEORGE F. KOESTER AND CO'S 2ND ADDITION
TO SAUGANASH, A SUBDIVISION IN CALDWELL'S RESERVATION IN TOWNSHIP 40 NORTH, RANGE
13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED
MARCH 15, 1928 AS DOCUMENT NUMBER 9956617, IN COOK COUNTY, ILLINOIS

0020466435

Property of Cook County Clerk's Office