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2002-05-15 09:07:00
Cook County Recorder 23.00



Property of Cook County Clerk's Office

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,

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MICHAEL C O'DONOGHUE
to Charter One Bank, F.S.B. and recorded in DOCUMENT # 0020229256, of
County Records, (the "Existing Mortgage"), which existing Mortgage encumbers the following described property:
1432 WEST CARMEN AVENUE, CHICAGO, ILLINOIS 60640

Situated in the City of CHICAGO, County of COOK, in the State of Illinois, and described as follows: PPN 14-08-304-036-0000 (see attached legal description rider)
In favor of a mortgage in the amount of TWO HUNDRED SEVENTY SIX THOUSAND ONE HUNDRED \$ 276100.00 to be executed by the said MICHAEL C O'DONOGHUE 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 3 day of MAY A.D. 2002.

Signed in the presence of
Sheri L Coffey
SHERI L COFFEY
Sandie Marshinski

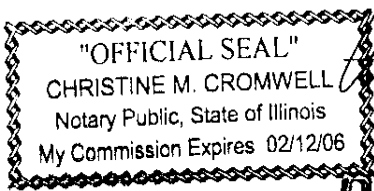
CHARTER ONE BANK F.S.B.
Joseph Fusco V.P.
Mark Thorpe V.P.

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

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 3rd day of MAY 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
BOX 333-CTT

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CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1401 008023072 F1
STREET ADDRESS: 1432 WEST CARMEN AVENUE
CITY: CHICAGO COUNTY: COOK
TAX NUMBER: 14-08-304-036-0000

LEGAL DESCRIPTION:

THE WEST 1/2 OF LOT 27, IN THE SUBDIVISION OF BLOCK 6, IN CHYTRAUS ADDITION TO ARGYLE, AND OF LOT 44, IN BROWN'S 2ND ADDITION TO ARGYLE, IN THE SOUTHWEST 1/4 OF SECTION 8, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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