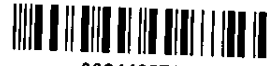


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2002-10-15 08:40:13
Cook County Recorder 26.00



0021125708

HL8701938 CT10

WAIVER OF PRIORITY OF MORTGAGE

KNOWN ALL MEN BY THESE PRESENTS THAT, Charter One Bank, N.A. 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, KWEI WING NG AND YAN MEI NG to Charter One Bank, N.A. and

recorded in DOCUMENT # 1099947, of COOK County Records, (the "Existing Mortgage"), which existing Mortgage encumbers the following described property:

3112 S UNION AVE., CHICAGO, IL 60614

Situated in the City of CHICAGO, IL, County of COOK, in the State of Illinois, and described as follows: PPN 17-32-101-022 (see attached legal description rider)

In favor of a mortgage in the amount of NINE EIGHT THOUSAND (\$98,000.00) to be executed by the said KWEI WING NG AND YAN MEI NG to Charter One Bank, N.A., 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 1st day of OCTOBER A.D. 2002.

Signed in the presence of

Anne Whalen
ANNE WHALEN
Lynda Jacobs
LYNDA JACOBS

CHARTER ONE BANK, N.A.

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

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 1st day of OCTOBER 2002.

THIS INSTRUMENT PREPARED BY:

CHARTER ONE BANK, N.A.
1804 N. NAPER BLVD. SUITE 200
NAPERVILLE IL 60563



Cindy Nadherny
Notary Public

2 of 2 NA

BOX 333-CT

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CHICAGO TITLE INSURANCE COMPANY

ORDER NUMBER: 1401 HL8701938 LPA
STREET ADDRESS: 3112 S. UNION AVENUE
CITY: CHICAGO COUNTY: COOK
TAX NUMBER:

LEGAL DESCRIPTION:

LOT 49 IN BISSELL'S SUBDIVISION OF THE EAST 1/2 OF THE NORTH 1/2 OF BLOCK 8 IN
CANAL TRUSTEES SUBDIVISION OF SECTION 33, TOWNSHIP 39 NORTH, RANGE 14, EAST OF
THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS,

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