



0021201453

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,

KEVIN J PHILLIPS

to Charter One Bank, F.S.B. and recorded in DOCUMENT # 0010580130, of COOK County Records, (the "Existing Mortgage"), which existing Mortgage encumbers the following described property:

Situated in the City of OAK LAWN, County of COOK, in the State of Illinois, and described as follows: PPN 24-03-40-019-0000 (see attached legal description rider)

In favor of a mortgage in the amount of ONE HUNDRED FIFTY-SIX THOUSAND AND 00 (\$156,000.00) to be executed by the said KEVIN J PHILLIPS to Charter One Mortgage, 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 17TH day of OCTOBER, A.D. 2002.

Signed in the presence of

CHARTER ONE BANK N.A.

Sheila J Littrell
Sheila J Littrell

Joseph Fusco V.P.
Joseph Fusco V.P.

Kathy MacConnachie
Kathy MacConnachie

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

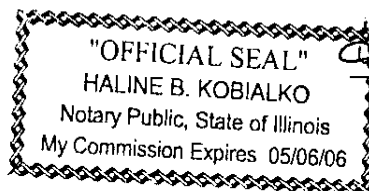
DUPAGE County

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 17TH day of OCTOBER 2002.

THIS INSTRUMENT PREPARED BY:

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



Haline B. Kobialko
Notary Public

BOX 333-CT

2082

C.T.I./W
008053864
22112077

UNOFFICIAL COPY

LOT. 123 IN WIEGEL AND KILGALLEN'S CRAWFORD GARDENS UNIT NUMBER 2, A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 3, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

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