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Cook County Recorder

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Property of Cook County Clerk's Office

WAIVER OF PRIORITY OF MORTGAGE

2A

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,

MING FAN AND NING FAN, of _____, to Charter One Bank, N.A. and recorded in DOCUMENT # 20903276 _____, of _____, County Records, (the "Existing Mortgage"), which existing Mortgage encumbers the following described property:

Situated in the City of CHICAGO, IL, County of COOK, in the State of Illinois, and described as follows: PPN 17-28-212-031-1001 (see attached legal description rider)

In favor of a mortgage in the amount of ONE HUNDRED THIRTY EIGHT THOUSAND (\$138,000.00) to be executed by the said MING FAN AND NING FAN 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 26th day of DECEMBER A.D. 2002.

Signed in the presence of
Kathy MacConnachie
Glynda Jacobs

LYNDA JACOBS
The State of Illinois

CHARTER ONE BANK, N.A.
Joseph Furoop V.P.
Mark Thorpe V.P.

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 26th day of DECEMBER 2002.

THIS INSTRUMENT PREPARED BY:

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



Anne C. Whalen
Notary Public

BOX 333-CT

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STREET ADDRESS: 327-A W. 23RD STREET

CITY: CHICAGO

COUNTY: COOK

TAX NUMBER:

30040632

LEGAL DESCRIPTION:

PARCEL 1: UNIT 327A TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN THE ORIENTAL TERRACES CONDOMINIUM NUMBER 327, AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 88251348, AS AMENDED FROM TIME TO TIME, IN THE NORTHEAST 1/4 OF SECTION 28, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS APPURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 AS SET FORTH AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 27506504, AS AMENDED AND CREATED BY DEED RECORDED AS DOCUMENT NUMBER 90163713, IN COOK COUNTY, ILLINOIS.

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