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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,

**WILLIAM DE SALM & KAREN DE SELM**

to Charter One Bank, N.A. and recorded in DOCUMENT # 0020086841, of **COOK** County Records, (the "Existing Mortgage"), which existing Mortgage encumbers the following described property:

Situated in the City of ROSEMONT, County of COOK, in the State of Illinois, and described as follows: PPN 12-04-216-012 (see attached legal description rider)

In favor of a mortgage in the amount of THREE HUNDRED TWENTY SEVEN THOUSAND FIVE HUNDRED 327,500.

to be executed by the said WILLIAM DE SELM & KAREN DE SELM 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 11 day of DECEMBER, A.D. 2002.

Signed in the presence of

CHARTER ONE BANK N.A.

Sheila J Littell

Joseph Bulco V.P.

Kathy MacConnachie

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 11 day of DECEMBER 2002.

THIS INSTRUMENT PREPARED BY:

Sally A Ford  
Notary Public

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

BOX 333-CTI

# UNOFFICIAL COPY

RECORD OF PAYMENT

**Legal Description:**

LOT 2 OF THE ATKINS SUBDIVISION, BEING A RESUBDIVISION OF LOT 31 IN MARTINEK'S SUBDIVISION OF PART OF SECTION 4, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

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