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2003-01-09 14:48:05  
Cook County Recorder 46.50



246724

FIRST AMERICAN TITLE order # 246724

Kw 20f2

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,  
**UVE R. AND SANDRA L. JERZY**

to Charter One Bank, N.A. and recorded in DOCUMENT # 2002-11905, of WILL County Records, (the "Existing Mortgage"), which existing Mortgage encumbers the following described property:  
**12120 GRACELAND COURT**

Situated in the City of HOMER GLEN, County of WILL, in the State of Illinois, and described as follows: PPN 16-05-13-280-012 (see attached legal description rider)

In favor of a mortgage in the amount of THREE HUNDRED THOUSAND AND 00/100 (\$ 300,000.00) to be executed by the said UVE R. AND SANDRA L. JERZY 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 20TH day of DECEMBER, A.D. 2002.

Signed in the presence of

CHARTER ONE BANK N.A.

Shannon May

Joseph Fusco V.P.

Sandi Adams

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

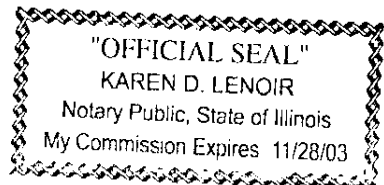
DUPAGE County

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 hand and official seal at Naperville Illinois this 20th day of December 2002.

THIS INSTRUMENT PREPARED BY  
and mail to:  
CHARTER ONE BANK N.A.  
1804 N. NAPER BLVD. SUITE 200  
NAPERVILLE IL 60563

Karen Lenoir  
Notary Public



# UNOFFICIAL COPY

LEGAL DESCRIPTION - EXHIBIT A

246724

Lot 12 in Country Woods Subdivision, being a Subdivision of the Southeast Quarter of the Northeast Quarter of Section 13, Township 36 North, Range 11 East of the Third Principal Meridian, according to the Plat thereof recorded October 2, 1990 as Document No. R90-054663, in Will County, Illinois.

Property of Cook County Clerk's Office