



**SUBORDINATION OF MORTGAGE**

In consideration of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the undersigned, Charter One Bank, N.A., formerly known as Charter One Bank, F.S.B., whose address is 1215 Superior Avenue, Cleveland, Ohio 44114, being the mortgagee under the following mortgage ("Subordinate Mortgage"):

Mortgage in the original amount of Twenty Thousand and no/100 Dollars (\$20,000.00), dated June 6, 2001, executed by Frank Polizzi and Jennifer L. Polizzi, recorded June 11, 2001, in Document No. 00105-02593, in the State of Illinois, upon the following described premises.

*Polizzi*

City of Chicago, Cook County, Lot 9, Block 5, Kensey's Norwood Park Subdivision, Resubdivision of Blocks 34-37, Vacated Alleys of Norwood Park, Section 6, Township 40 North, Range 13, East of the Third Principal Meridian, Parcel No. 13-06-413-019

And commonly known as 5705 North Northcott Avenue, Chicago, Illinois

0030039164

Does hereby waive and subordinate the priority and operation of the Subordinate Mortgage upon the therein described premises to the following described mortgage ("New Mortgage"):

Mortgage to be executed by Frank Polizzi and Jennifer L. Polizzi, as Borrowers, to A & N Mortgage Services, Inc., its successors and/or assigns as their respective interest may appear, as Lender, securing a total indebtedness not to exceed One Hundred Seventy Six Thousand Five Hundred and no/100 Dollars (\$176,500.00), on the above-described property.

In order that the lien of the Subordinate Mortgage be taken as junior and inferior to the lien of the New Mortgage without otherwise affecting the lien of the Subordinate Mortgage.

This Agreement shall be governed by and construed in accordance with the laws of the State of Illinois applicable to contracts made and to be performed in said State, shall not be modified, amended or terminated orally, and shall be binding upon and inure to the benefit of the parties hereto and their respective successors, designees and assigns.

IN WITNESS WHEREOF, Charter One Bank, N.A., formerly Charter One Bank, F.S.B., has hereunto caused this subordination to be executed this 11th day of December, 2002.

SIGNED IN THE PRESENCE OF:

CHARTER ONE BANK, N.A., FORMERLY CHARTER ONE BANK, F.S.B.

*Orange Shelton*  
Orange Shelton

By: *James W. Woodard*  
James W. Woodard Vice President

*Laneta Shine*  
Laneta Shine

By: *Calie Novotny*  
Calie Novotny Authorized Signer

STATE OF OHIO )  
) SS.  
COUNTY OF CUYAHOGA)

SWORN TO BEFORE ME, a Notary Public, in and for said County and State, personally appeared James W. Woodard, Vice President, and Calie Novotny, Authorized Signer, of Charter One Bank, N.A., formerly Charter One Bank, F.S.B., who acknowledged that they did sign the foregoing instrument as its duly-authorized officers, and that the same is the free act and deed of said corporation and the free act and deed of them personally and as said officers.

WITNESS my signature and notarial seal at Cleveland, Ohio this 11th day of December, 2002.

*Patricia I. Trebec*  
Notary Public

This Instrument Prepared by ~~and~~ L. Hazlett  
L. Hazlett  
CHARTER ONE BANK, N.A.  
Attn: Loan Servicing - EV950  
75 Erieview Plaza, 3<sup>rd</sup> Floor  
Cleveland, Ohio 44114-3279  
Account No. 9975375644

PATRICIA I. TREBEC  
Notary Public, State of Ohio  
My Commission Expires August 5, 2003

MAIL TO:  
LAKESHORE TITLE AGENCY  
1301 E. HIGGINS RD  
ELK GROVE VILLAGE, IL 60007  
02109457

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LOT 9 IN BLOCK 5 IN KENSEY'S NORWOOD PARK SUBDIVISION, A RESUBDIVISION OF BLOCKS 34, 35, 36 AND 37 VACATED ALLEYS THEREIN OF NORWOOD PARK IN SECTION 6, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

NOTE FOR INFORMATION:

CKA: 5705 N. NORTHCOTT AVE., CHICAGO, IL 60631

PIN# 13-06-413-019

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