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2003-02-07 09:14:22
Cook County Recorder 26.50

COOK COUNTY
RECORDER
EUGENE "GENE" MOORE
BRIDGEVIEW OFFICE



2

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:

DANIEL N SCHNUDA
to Charter One Bank, N.A. and recorded in DOCUMENT # 0020337577 of
County Records, (the "Existing Mortgage"), which existing Mortgage encumbers the following described property:

Situated in the City of PALATKA, County of COOK, in the State of Illinois, and described as follows: PPN 02-28-04-039 (see attached legal description rider)

In favor of a mortgage in the amount of FOUR HUNDRED FIFTY FOUR THOUSAND (\$454,000.00) to be executed by the said DANIEL N SCHNUDA 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 15 day of JANUARY A.D. 2003.

Signed in the presence of

CHARTER ONE BANK N.A.

Sheila J L Jarell

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 15 day of JANUARY 2003.

THIS INSTRUMENT PREPARED BY AND WHEN RECORDED SENT TO:

Sally A Ford
Notary Public

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



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Property of Cook County Clerk's Office

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TICOR TITLE INSURANCE COMPANY

ORDER NUMBER: 2000 000376041 SC
 STREET ADDRESS: 1240 S. FALCON
 CITY: PALATINE COUNTY: COOK COUNTY
 TAX NUMBER: 02-28-404-034-0000

LEGAL DESCRIPTION:

THAT PART OF BLOCK 45 IN EAST PEREGRINE LAKE ESTATES, BEING A SUBDIVISION OF THE SOUTHEAST 1/4 OF SECTION 28, TOWNSHIP 42 NORTH, RANGE 10 OF THE THIRD PRINCIPAL MERIDIAN, AS RECORDED JUNE 24, 1998, AS DOCUMENT NO. 98540601 MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHEAST CORNER OF SAID BLOCK 45; THENCE SOUTH 58 DEGREES, 47 MINUTES, 09 SECONDS WEST, A DISTANCE OF 85.65 FEET; THENCE SOUTH 31 DEGREES, 12 MINUTES, 51 SECONDS EAST, A DISTANCE OF 132.08 FEET TO A POINT AT THE INTERSECTION WITH THE NORTH LINE OF SOUTH FALCON DRIVE; THENCE EASTERLY ALONG THE NORTH LINE OF SOUTH FALCON DRIVE, SAID LINE BEING A CURVED LINE CONCAVE TO THE SOUTH HAVING A RADIUS OF 165 FEET AN ARC LENGTH OF 18.75 FEET; THENCE NORTH 02 DEGREES, 36 MINUTES, 07 SECONDS EAST, A DISTANCE OF 85.00 FEET; THENCE NORTH 19 DEGREES, 24 MINUTES, 35 SECONDS WEST, A DISTANCE OF 55.86 FEET TO THE POINT OF BEGINNING, ALL IN COOK COUNTY, ILLINOIS.

Recorded in Cook County Clerk's Office

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