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In consideration of One Dollar (\$4.00) 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 Ave., Cleveland, OH 44114, being the mortgagee under the following mortgage ("Subordinate Mortgage"):

Mortgage in the original amount of Fifty Thousand and no /100 Dollars, \$50,000.00, dated March 15, 2002 executed by Sharon King recorded on March 15, 2002, in Document No. 0020300251, in the State of Illinois upon the following described premises.

City of Chicago, Co inty of Cook, Lot 22 County Clerks Div of Lts 25-48 of R P Hamiltons Sub., Parcel No. 17-06-228-021

And commonly known as 1229 N Marion Court, Chicago, IL.

Does hereby waive and sufficient 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 Sharon King as borrower, to CitiMortgage Inc. as Lender, securing a total indebtedness not to exceed One Hundro'. Sixty Five Thousand and no /100 Dollars, (\$165,000.00) upon the above described property.

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

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 21st day of January, 2003.

SIGNED IN THE PRESENCE OF: CHARTER ONE BANK, N.A., FOR JERLY CHARTER ONE BANK

ÆŞ.B.

Juli Tomasello

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Laneta Shine

STATE OF OHIO

COUNTY OF CUYAHOGA

By: James W. Woodard Vice President

The Woodard

Calie Novotny Authorized Signer

SWORN TO BEFORE ME, a Notary Public, in and for said County and State, personally appeared James W. Woodard, <u>Vice President</u> and Calie Novotny, <u>Authorized Signer</u>, 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 21st day of January, 2003.

Law a. Hazlett

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LOIS A. HAZLET'\(\)'
Notary Public, State of Ohio, Cuy, Cty,
My Commission Expires Nov. 13, 2004

This Instrument Prepared by and Return to: O. Shelton

CHARTER ONE BANK, N.A. Attn: Loan Servicing, EV950 75 Erieview Plaza, 3rd Floor Cleveland, OH 44114-3279

Account No. 9921059641

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LEGAL DESCRIPTION

FEET OF LOT 3.

OF 5 ACRES IN Th.

NORTH, RANGE 14 EAC

JT 22 IN COUNTY CLERK'S

SUBDIVISION AFORESAID, IN

17-06-228-021-0000 THE NORTH 8 FEET OF LOT 33 AND THE SOUTH 16 FEET OF LOT 34 IN R. P. HAMILTON'S SUBDIVISION OF 5 ACRES IN THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 6, TOWNSHIP 39 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, OTHERWISE KNOWN AS LOT 22 IN COUNTY CLERK'S DIVISION OF LOTS 25 TO 48 IN R. P. HAMILTON'S SUBDIVISION AFORESAID, IN COOK COUNTY, ILLINOIS.