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2003-03-04 10:38:58  
Cook County Recorder 26.50



COOK COUNTY  
RECORDER  
EUGENE "BOBE" MOORE  
BRIDGEVIEW OFFICE

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,

**RIPHOT GARCIA AND VIRGINIA M GARCIA**

to Charter One Bank, N.A. and recorded in DOCUMENT # 0021095054, of **COOK** County Records, (the "Existing Mortgage"), which existing Mortgage encumbers the following described property:

Situated in the City of **CHICAGO**, County of **COOK**, in the State of Illinois, and described as follows: PPN 13-20-306-023 (see attached legal description rider)

In favor of a mortgage in the amount of **ONE HUNDRED EIGHTY SEVEN THOUSAND** (\$ **187,000.00**) to be executed by the said **RIPHOT GARCIA AND VIRGINIA M GARCIA** to Charter One Bank, 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 6th day of **JANUARY** A.D. **2003**

Signed in the presence of

*Amanda A. Mayer*  
**AMANDA A. MAYER**

*Amanda Duncan*  
**AMANDA DUNCAN**

CHARTER ONE BANK, N.A.

*Joseph Fusco*  
**Joseph Fusco V.P.**

*Mark Thope*  
**Mark Thope V.P.**

The State of Illinois  
DUPAGE County

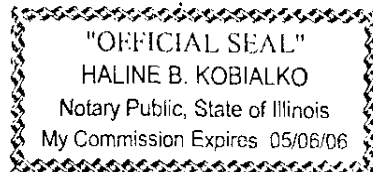
Before me, a Notary Public in and for said County and State, personally  
Appeared the above named

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 6th day of **JANUARY** 2003.

THIS INSTRUMENT PREPARED BY:

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



*Haline B. Kobialko*  
**Haline B. Kobialko**  
Notary Public

*J*

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## TICOR TITLE INSURANCE COMPANY

**ORDER NUMBER:** 2000 000377477 SC  
**STREET ADDRESS:** 6144 W. CORNELIA  
**CITY:** CHICAGO **COUNTY:** COOK COUNTY  
**TAX NUMBER:** 13-20-306-023-0000

**LEGAL DESCRIPTION:**

LOT 370 IN ALBERT J. SCHORSCH IRVING PARK BOULEVARD GARDENS, TENTH ADDITION,  
BEING A SUBDIVISION IN THE WEST 1/2 OF THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 OF  
SECTION 20, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN  
COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office