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Cook County Recorder 26.50



0030311589

COOK COUNTY
RECORDER
EUGENE "GENE" MOORE
BRIDGEVIEW OFFICE

771-376477

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,

ABRAHAM VARGHESE & ALEYAMMA ABRAHAM

to Charter One Bank, N.A. and recorded in DOCUMENT # 0020636784, of COOK County Records, (the "Existing Mortgage"), which existing Mortgage encumbers the following described property:
8425 RIDGEWAY

Situated in the City of SKOKIE, County of COOK, in the State of Illinois, and described as follows: PPN 10-23-132-053-0000 (see attached legal description rider)

In favor of a mortgage in the amount of ONE HUNDRED FORTY THOUSAND DOLLARS (\$ 140,000.00) to be executed by the said **ABRAHAM VARGHESE & ALEYAMMA ABRAHAM** 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 27th day of January A.D. 2003.

Signed in the presence of

Amanda A. Mayer

Amanda Duncan

The State of Illinois

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

DuPage County

CHARTER ONE BANK, N.A.

Joseph Fusco V.P.

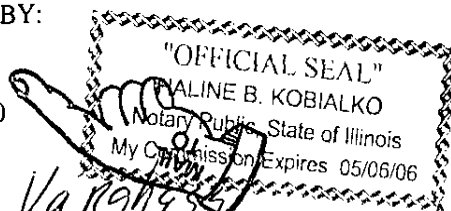
Mark Thorpe V.P.

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 27th day of January 2003.

THIS INSTRUMENT PREPARED BY:

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



Notary Public

Mail to: Mr & Mrs Varghese
8425 RIDGEWAY
SKOKIE, IL 60076

ORDER NO.: 2000 000378477 SC

SCHEDULE A (CONTINUED)

5. THE LAND REFERRED TO IN THIS COMMITMENT IS DESCRIBED AS FOLLOWS:

LOT 12 AND THE SOUTH 10 FEET OF LOT 11 IN BLOCK 13 IN HARRY A. ROTH AND COMPANY'S BROADVIEW HEIGHTS, BEING A SUBDIVISION OF THAT PART OF THE NORTHWEST 1/4 OF SECTION 23, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING EASTERLY OF EAST PRAIRIE ROAD, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office