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WAIVER OF PRIORITY

KNOW ALL MEN BY THESE PRESENTS, that CHARTER ONE BANK, N.A. ("Charter One"), as the owner and holder of the hereinafter described mortgage and note, for good and valuable consideration, the receipt of which is hereby acknowledged, does hereby WAIVE THE PRIORITY OF LIEN and operation of its certain mortgage executed by George Mitchell Jr. and Martha Mitchell (the "Mortgagor") and recorded in Document No. 96570639 of the Cook County Illinois Records, (the "Subordinate Mortgage"), and covering property further described in Exhibit A attached hereto and incorporated herein by reference (the "Property"), in favor of a mortgage in the amount of One Hundred Twenty Thousand Dollars and Zero Cent

(\$ 120,000.00) to be executed by the Mortgagor to Freedom Financial Inc securing a mortgage loan, which mortgage shall be a prior lien on the aforementioned property, without otherwise affecting the lien of the Subordinate Mortgage.

IN WITNESS WHEREOF, Charter One by its duly authorized officer has caused its name to be hereunto subscribed this 23rd day of May, 2003.

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Charter One Bank, N.A., formerly known as Charter One Bank, F.S.B., successor by merger to Liberty Federal Bank

By: Kathryn C. Cuthrell
Its Authorized Signer

Attest: Ann I. Holland
Its Authorized Signer

Corporate Acknowledgment

STATE OF Virginia)
) ss.
Henrico COUNTY)



Eugene "Gene" Moore Fee: \$46.00
Cook County Recorder of Deeds
Date: 07/02/2003 02:08 PM Pg: 1 of 2

Before Me, a Notary Public in and for said County and State, personally appeared the above named Charter One Bank, N.A. by Kathryn C. Cuthrell its Authorized Signer and Ann I. Holland its Authorized Signer who acknowledged that they did sign the foregoing instrument 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 Corporation, and the free act and deed of them personally and as such officers.

In Testimony Whereof, I have hereunto set my hand and official seal at Henrico County, Virginia, this 23rd day of May, 2003.

Jean Attleson
Notary Public
My Commission Expires: 12/31/05

mail to
This instrument prepared by:
Charter One Bank, N.A. *Atlanta*
10561 Telegraph Rd.
Glen Allen, VA 23059



Lawyers Title Insurance Corporation

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Property Address: 1820 ASHLAND
EVANSTON, IL 60201

PIN #: 10-13-217-019

Lot 3 in the Resubdivision of the South 1/2 of the East 126.5 feet of Lot 6 and the East 126.5 feet of Lot 7 in Block 2 in Gilbert and Farmers Addition to Evanston, being a subdivision in part of Section 13, Township 41 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Property of Cook County Clerk's Office

CASE NUMBER 03-12881