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Eugene "Gene" Moore Fee: \$46.00 Cook County Recorder of Deeds Date: 07/21/2003 03:24 PM Pg: 1 of 2

Mail To: Box # 352

4325313

SUBORDINATION OF MORTGAGE

In consideration of One Dollar (\$1.00) 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 Fourteen Thousand Nine Hundrd and no/100 Dollars ,\$14,900.00 ,day_1 rugust 24, 2001 executed by Lawrence Miller recorded on September 26, 2001, in Instrument No. 001.0398405 in the State of Illinois upon the following described premises.

County of Cook, City of Oak Lawn, State of IL. Parcel No. 24-15-211-018-0000

And commonly known as 4016 W. 106th Place Oak Lawn, IL

Does hereby waive and subordinate 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 <u>Lawrence Miller</u> as borrower, to <u>Charter One Bank, N.A.</u> as Lender, securing a total indebtedness not to exceed <u>One Handred Thirty Six Thousand and no/100</u> Dollars, (\$136,000.00) upon the above described property.

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

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 inciding 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 3rd day of July, 2003.

SIGNED IN THE PRESENCE OF: CHARTER ONE BANK, N.A., FORMERLY CHARTER ONE BANK F.S.B.

Juli Tomasello

Veleta Gibson Assistant Secretary

STATE OF OHIO) ss.
COUNTY OF CUYAHOGA)

SWORN TO BEFORE ME, a Notary Public, in and for said County and State, personally appeared Veleta Gibson, Assistant Secretary 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 3rd day of July, 2003.

Notary Public

This Instrument Prepared by and Return to: Prepared by:L.Smith CHARTER ONE BANK, N.A. 75 Erieview Plaza, 3rd Floor-EV3391 Cleveland, OH 44114-3279 SANSOPHIA C. BALLENTINE Notary Public, State of Ohio - Cuy. Cty. My Commission Expires Sept. 27, 2005

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EXHIBIT A

Lot 18 in Preferred Builders Resubdivision of Lot 47 in Longwood Acres, a subdivision of the northeast 1/4 of the east 1/2 of the northwest 1/4 and the west 1/2 of the southeas: 1/4 of section 15, township 37 north, range 13, east of the 3rd principal meridian, Cook County, Illinois.

Permanent Parcel Number: 24-15-211-018-0000 LAWRENCE R. MILLEK

4016 WEST 106TH PLACE, OAK LAWN IL 60453
Loan Reference Number . 449732
First American Order No. 4325313