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FOUR CORNERS ABSTRACT  
370 EAST AVENUE  
ROCHESTER, NY

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Eugene "Gene" Moore Fee: \$26.00  
Cook County Recorder of Deeds  
Date: 08/28/2003 04:28 PM Pg: 1 of 2

FOUR CORNERS ABSTRACT  
370 EAST AVENUE  
ROCHESTER, NEW YORK 14604

METROPOLITAN TITLE CO.

03 - 044 258

**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., a corporation organized and doing business under the laws of the United States of America, formerly known as Charter One Bank, F.S.B., whose address is 1215 Superior Ave., Cleveland, OH 44114, being the beneficiary under the following mortgage ("Subordinate Mortgage"):

Mortgage in the original amount of eighty five thousand nine hundred Dollars (\$85900), dated 28th day of June 2002, executed by Raymond Rosenberg and Barbara P. Rosenberg, recorded on July 22, 2002, in Document No. 0020797312, in the Cook County, IL Records upon the following described premises.

See attached Exhibit "A"

And commonly known as 324 Latrobe, Northfield, IL 60093

WHEREAS, on May 7, 2002, Charter One Bank, F.S.B. converted from a federal savings bank to a national banking association and changed its name to Charter One Bank, N.A.; and

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 Raymond Rosenberg and Barbara P. Rosenberg as Borrower, to Charter One Mortgage Corp. as Lender, securing a total indebtedness not to exceed one hundred and fifty thousand, (\$150000), 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 IL 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, Bank has caused this subordination to be executed this 1st day of August, 2003.

SIGNED IN THE PRESENCE OF:

CHARTER ONE BANK, N.A.

*Judy McLawhorn*  
Name: Judy McLawhorn

By: *Cynthia L. Gamcsik*  
Name: Cynthia L. Gamcsik  
Title: Vice President

*Fonda Martin*  
Name: Fonda Martin

By: *Susan M. Goodwill*  
Name: Susan M. Goodwill  
Title: Vice President

STATE OF VIRGINIA)  
COUNTY OF HENRICO) SS:

SWORN TO BEFORE ME, a Notary Public, in and for said County and State, personally appeared Cynthia L. Gamcsik Vice President, and Susan M. Goodwill, Vice President of Charter One Bank, N.A. 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 Richmond, Virginia 1st day of August, 2003.

*Cheryl D. Griffith*  
Notary Public 1-31-07

This Instrument Prepared by and Return to:  
CHARTER ONE BANK, N.A.  
Attn: Loan Servicing, EV950  
3rd Floor  
75 Erieview Plaza  
Cleveland, OH 44114-3279  
Account No. 9921391648

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## METROPOLITAN TITLE COMPANY

America's Premier Independent Title Agency

Commitment

*Schedule A (continued)*

Commitment Number: 03-044258

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### Property Description

The land referred to in this Commitment is described as follows:

LOT 19 IN BLOCK 6 IN WILLOWAY SUBDIVISION, BEING A SUBDIVISION OF THE SOUTH WEST QUARTER OF SECTION 19, TOWNSHIP 42 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AS DOCUMENT NUMBER 9568770, IN COOK COUNTY, ILLINOIS.

PIN(S): 05-19-305-019

COMMONLY KNOWN AS: 324 LATROBE, NORTHFIELD, ILLINOIS

END OF SCHEDULE A

METROPOLITAN TITLE CO.  
Box 45

Property of Cook County Clerk's Office