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Doc#: 0411232069 Eugene "Gene" Moore Fee: \$48.50 Cook County Recorder of Deeds Date: 04/21/2004 12:12 PM Pg: 1 of 2

## 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 orn ficiary under the following deed of trust ("Subordinate Deed of Trust"):

Mortgage in the original amount of Eighty Thousand Seven Hundred Dollars (\$80,700), dated 10th day of May 2002, executed by William Sevening and Donna Sevening, recorded on May 21, 2002, in Document number 0020574997, in in the Cook County, Illinois Records upon the following described premises.

See attached Exhibit "A"

And commonly known as 6230 Kircberly Drive, Tinley Park, Illinois 60477

WHEREAS, on May 7, 2002, Cnarter One Bank, F.S.B. converted from a federal savings bank to a national banking association and changed its name to Charler 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 l fortgage"):

Mortgage to be executed by William Sevening and Donna Sevening as Borrower, to Charter One Mortgage Corp. as Lender, securing a total indebt dn is not to exceed One Hundred One Thousand Five Hundred Dollars, (\$101,500), upon the above described property

in order that the lien of the Subordinate Mortgage be tal en :s 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 recordance with the laws of the State of Illinois applicable to contracts made and to be performed in said State, shall not be performed 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 3rd day of March, 2004.

CHARTER ONE BANK, N

Name: Susan M. Goodwill Title: Vice President

Title: Vice President Dusann.

Cynthia L. Garles

SIGNED IN THE PRESENCE OF:

Barbara Washington

lame Fonda Martin

STATE OF VIRGINIA

) SS:

COUNTY OF HENRICO)

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.

NESS my signature and notarial seal at Richmond, Virginia 3rd day of March, 2004.

Notary Public (1-31-08

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

02/04)

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Exhibit A

Legal Desciption:

Commonly known as:

The following described Real Estate situated in the County of Cook in the State of Illinois, to wit:

Lot 11 in Block 4 in WM C. Groebe and Company's Kimberly Heights Addition to Tinley Park, in the West 1/2 of the Southwest 1/4 of Section 20, Township 36 North, Range 13, East of the Third Principal Moridian, in Cook County, Illinois, according to the plat thereof registered in the Office of the Registres of Titles of Cook County, Illinois on May 11, 1955 as Document 1593767 and Cartificate of Correction thereof registered as Document 1601732. Of Coot County Clark's Office

Tax ld: 28-20-304-009-2000