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WAIVER OF PRIORITY OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that for the consideration of Guaranteed Rate, Inc., **Not to Exceed** \$412,000 (Four Hundred Twelve Thousand US Dollars) to Charles Stone and Kristi Stone, (BORROWER) upon the security of a certain mortgage on real estate described therein executed and delivered Charles Stone and Kristi Stone, (BORROWER) to said Bank on May 25, 2012 and filed for record on June 1, 2012 as instrument numbered 1215308502 in the Recorder's Office of Cook County, IL, the undersigned hereby CONSENTS and AGREES that said mortgage so executed and delivered to, Guaranteed Rate, Inc., shall be the first and best lien upon the real estate commonly known as 3014 West Newport Avenue, Chicago, IL 60618 the undersigned hereby SUBORDINATES to said mortgage and waives in its favor, the priority of a certain other mortgage dated June 17th, 2009, executed and delivered to the undersigned Charles Stone and Kristi Stone, (BORROWER) upon said real estate, and recorded in Volume Number NA, Page Number NA, Instrument Number 0917555066, for original amount of \$86,625 at the Recorder's Office of which the UNDERSIGNED is now the owner and holder. IN WITNESS WHEREOF, the undersigned has hereunto set its hand this 17th day of May 2012. Signed and Acknowledged in the presence of:

Shari K. Kerr
Shari K. Kerr

Tamie M. Rhoads
Tamie M. Rhoads

Michael L. Spencer FirstMerit Bank
Michael L. Spencer, Officer
Christopher M. Nicolino
Christopher M. Nicolino, Officer

STATE OF OHIO
COUNTY OF SUMMIT

BEFORE ME, A NOTARY PUBLIC IN AND FOR SAID COUNTY, PERSONALLY APPEARED THE ABOVE NAMED, PERSONALLY KNOWN TO ME OR IDENTIFIED TO MY SATISFACTION WHO ACKNOWLEDGE THAT THEY DID SIGN AND SEAL THE FOREGOING INSTRUMENT, AND THAT THE SAME IS THEIR FREE ACT AND DEED.

In Testimony Whereof, I have hereunto set my hand and Official seal at **Akron, Ohio** this 17th, day of May 2012.

Mary Ann Bosworth
Notary Public

MARY ANN BOSWORTH, NOTARY
STATE OF OHIO
MY COMMISSION EXPIRES: 07/29/2014

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EXHIBIT A

PARCEL 38 AS DEFINED IN THE DECLARATION OF PARTY WALL RIGHTS, COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR CORNELIA COURT TOWNHOME ASSOCIATION, AND DESCRIBED AS FOLLOWS:

ALL THAT PART OF BLOCK 5 IN BICKERDIKE MANOR SUBDIVISION OF THAT PART OF THE SOUTHWEST QUARTER OF SECTION 24, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF WEST ROSCOE STREET AND EAST OF JOSEPH BICKERDIKE'S 3RD SUBDIVISION OF ELSTON AVENUE AS SHOWN ON PLAT RECORDED JULY 5, 1905 IN BOOK 90 OF PLATS, AT PAGE 11, DESCRIBED AS FOLLOWS:

COMMENCING AT THE POINT OF INTERSECTION OF THE EAST LINE OF NORTH WHIPPLE STREET WITH THE SOUTH LINE OF WEST CORNELIA AVENUE (SAID EAST LINE OF NORTH WHIPPLE STREET BEING A LINE 33.0 FEET EAST OF AND PARALLEL WITH THE WEST LINE OF SAID BLOCK 5, AND SAID SOUTH LINE OF WEST CORNELIA AVENUE, BEING A LINE 33.0 FEET SOUTH OF AND PARALLEL WITH THE NORTH LINE OF SAID BLOCK 5) THENCE SOUTH 89 DEGREES 57 MINUTES 23 SECONDS EAST ALONG THE SOUTH LIEN OF SAID WEST CORNELIA AVENUE 74.00 FEET; THENCE SOUTH 00 DEGREES 02 MINUTES 37 SECONDS WEST, 73.25 FEET TO THE POINT OF BEGINNING; THENCE NORTH 89 DEGREES 16 MINUTES 03 SECONDS EAST, 65.21 FEET; THENCE SOUTH 00 DEGREES 02 MINUTES 37 SECONDS WEST, 23.00 FEET; THENCE SOUTH 89 DEGREES 16 MINUTES 03 SECONDS WEST 55.21 FEET; THENCE NORTH 00 DEGREES 02 MINUTES 37 SECONDS EAST, 23.00 FEET TO THE POINT OF BEGINNING, IN COOK COUNTY, ILLINOIS.

ALSO;

EASEMENTS FOR INGRESS AND EGRESS APPURTENANT TO AND FOR THE BENEFIT OF THE ABOVE PARCEL AS DEFINED AND SET FORTH IN THE DECLARATION OF PARTY WALL RIGHTS, COVENANTS, CONDITIONS, RESTRICTIONS AND EASEMENTS FOR CORNELIA COURT TOWNHOME ASSOCIATION DATED JUNE 11, 2007 AND RECORDED JUNE 26, 2007 AS DOCUMENT NUMBER 0717722064, ALL IN COOK COUNTY, ILLINOIS.

PIN: 13-24-305-048-0000