

WAIVER OF PRIORITY OF MORTGAGE

KNOWN ALL MEN BY THESE PRESENTS THAT, Charter One Bank, F.S.B., a bank organized and existing under the laws of the United States of America, the owner and holder of the hereinafter described mortgage and note secured by it, for One Dollar (\$1.00), and other valuable considerations, the receipt of which is hereby acknowledged, does hereby WAIVE THE PRIORITY OF LIEN and operation of said certain mortgage executed by CHERILYN SELIKOFF to Charter One Bank, F.S.B. and recorded in INSTRUMENT #1999-46203 of JEFFERSON County Records, (the 'Existing Mortgage'), which existing Mortgage encumbers the following described property:

Situated in the City of BIRMINGHAM County of JEFFERSON in the State of ALABAMA, and described as follows: Lot 104, according to the survey of Greystone Ridge Garden Homes, as recorded in map book 16, Page 31, in the Probate Office of Shelby County, Alabama.

In favor of a mortgage in the amount of ONE HUNDRED THIRTY-ONE THOUSAND, TWO HUNDRED AND 00/100 (\$131,200.00) to be executed by the said CHERILYN SELIKOFF to Charter One Mortgage which shall be a first, lien on the aforementioned property without otherwise affecting the lien of Existing Mortgage.

In witness whereof, said bank by its duly authorized officers has caused its name to be hereunto subscribed and its seal hereto affixed this 17th day of March, 2000.

CHARTER ONE BANK, F.S.B.,

Signed in the presence of

Dorothy Mayer
Dorothy Mayer
Orange Shelton
Orange Shelton

James W. Woodard
James W. Woodard, V.P.
Chester Kapinski
Chester Kapinski, Asst. V.P.

The State of Ohio

Before me, a Notary Public in and for said County and State, personally appeared the above named Chester Kapinski & James W. Woodard

Cuyahoga County

Who respectively, acknowledged that they did sign the foregoing instrument and affix the Seal of said Bank 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 bank, and the free act and deed of each of them personally and as such officers.

In testimony whereof, I have hereunto set my and official Seal at Cleveland, Ohio this 17th day of March, 2000.

Carole A. Roske
Notary Public

THIS INSTRUMENT PREPARED BY

CHARTER ONE BANK, F.S.B.
1215 SUPERIOR AVENUE
CLEVELAND, OH 44114

Account No. 9930111247

CAROLE A. ROSKE, Notary Public
State of Ohio, Cuyahoga County
My commission expires February 25, 2003

Inst # 2000-09796

03/28/2000-09796
08:40 AM CERTIFIED
SHELBY COUNTY JUDGE OF PROBATE