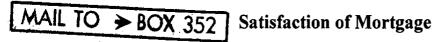
UNOFFICIAL COMPONIES of Page 1 of

2000-10-27 15:46:17

Cook County Recorder

County State of





2154670

WHEREAS the indebtedness secured by the mortgage described below has been fully paid and satisfied. Charter One Bank F.S.B., successor in interest by merger of St. Paul Federal Bank for Savings, 1215 Superior Avenue, Cleveland, Ohio 44114, owner and holder of the debt hereby certifies that the lien of said mortgage is forever discharged and satisfied.

Loan Number: 9974309443

Original Mortgagor: MARY O'CONNOR

Mailing Address: 919 N HARVEY AVE, OAK PARK, IL 60302

Date & Amount of Mortgage: DECEMBER 16, 1993 Amount: \$20,000.00 Recorded in: COOK

Illinois in Volume of Records, on Page, 23 Document No. 3061350

Date of Recording: DECEMBER 27, 1993

Legal: SEE ATTACHED

PIN # 16-05-121-033

Property Address: 919 N HARVEY AVE, OAK PARK IL 60302

NOW THEREFORE, the Recorder of Clerk of said County is nereby instructed to record this instrument and to cancel, release, and discharge the mortgage of records dated this 17 day of JCTOBER, 2000.

Charter One Bank, F.S.B., successor in interest to: Mont Clare Savings & Loan, Hamilton Savings & Loan, Hanover Wayne Savings & Loan, Blue Island Federal Savings & Loan, Tri City Federal Savings & Loan Association of Lombard fka Tri City Savings & Loan, Elm Financial Services Inc./Elmhurst Federal Savings Bark, Beverly Bancorporation Inc. / **Beverly National Bank**

OFFICERS OF CHARTER ONE BANK F.S.B.

Chester Kapinski, Vice President

THIS INSTRUMENT FILED FOR RECORD BY FIRST AMERICAN EQUITY LOAN SERVICES, INC AN ACCOMMODATION ONLY. HAS NOT BEEN EXAMINED AS TO ITS EXECUTION OR AS TO ITS EFFECT UPON THE TITLE,

UNIFORM FORM CERTIFICATE OF ACKNOWLEDGEMENT

State of Ohio County of Cuyahoga)

On the 17 day of OCTOBER in the year 2000 before me, the undersigned personally appeared James W. Woodard, Vice President & Chester Kapinski, Vice President, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their capacities, that by their signatures on the instrument, the individuals, or the person upon behalf of which the individuals acted, executed the instrument, and that the individuals made such appearance before the undersigned in the City of Cleveland, Ohio. de.

COOH COUNTY CIONAS OFFICO

Notary Public .

ALEX BARTLETT Notary Public: State of Ohio My Commission Expires April 13, 2005

Prepared by & return to: Keith Shields-W - 3rd Floor Consumer Lending Charter One Bank, F.S.B. 65 / 75 Erieview Cleveland, OH 44114

at abrabite, the object allogical patho, but of correspondential with the banking and and a correspondence of correspondences. mortgages and quit claims, unto Lender and Lender's successors and assigns the following described property located Countrol in the CAK PARK State of Illinois:

LOT 13 IN THE SUBDIVISION OF THE EAST 358.52 FEET OF LOT 11 IN THE SUPERIOR COURT COMMISSIONER'S PARTITION OF THE SOUTH 1/2 OF THE SOUTH 85 ACRES OF THE NORTHWEST 1/4 OF SECTION 5 AND THE SOUTH 1/2 OF THE EAST 17 ACRES OF THE SOUTH 85 ACRES OF THE NORTHEAST 1/4 OF SECTION 6, ALL IN TOWNSHIP 39 NORTH, RABGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P. I. N. #16-05-121-033

TRAN 1858 12/27/93 10:05:00 T#4444 \$8846 **\$ *-03-061350** COOK COUNTY RECORDER

which has the address of 919 N HARVEY AVE, OAK PARK IL 60302 (herein "Property Address");

TO HAVE AND TO HOLD such property unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property and all easements, rights, appurtenances, after-acquired title or reversion in and to the 'bea's of ways, streets, avenues and alleys adjoining the Property, and rents (subject however to the rights and authorities give the rein to Lender to collect and apply such rents), royalties, mineral, oil and gas rights and profits, water, water rights and water stock, insurance and condemnation proceeds, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage; and all of the foregoing together with said property (or the leasehold estate if this Mortgage is on a leasehold) are hereinafter referred to as 'ine "Property"; as to any property which does not constitute a fixture (as such term is defined in the Uniform Commercial Code) this Mortgage is hereby deemed to be, as well, a Security Agreement under the UCC for the purpose of creating a security interest in such property, which Borrower hereby grants to Lender as Secured Party (as such term is defined in UCC):

To Secure to Lender on condition of the repayront of the REVOLVING LINE OF CREDIT indebtedness evidenced by Borrower's Variable Interest Rate Promissory Note ("Note") of even date herewith, in the principal sum of U.S. (the "Maximum Credit") or so much thereof as may be advanced and outstanding, with 20,000.00 interest thereon, providing for monthly installments of principal and interest, with the principal balance of indebtedness, if not sooner paid or required to be paid, due and payable on ; the payment of all other sums, 53/01/04 with interest thereon, advanced in accordance herewith to protect the security of this Mortgage; and the performance of the covenants and agreements of Borrower contained herein and in the Victe, provided that the maximum amount secured hereby shall be as set forth in paragraph 20 below.

Notwithstanding anything to the contrary herein, the Property shall include all of Borrower's right, title and interest in and to the real property described above, whether such right, title, and interest sacquired before or after execution of this Mortgage. Specifically, and without limitation of the foregoing, if this Mortgage is given with respect to a leasehold estate held by Borrower, and Borrower subsequently acquires a fee interest in the real property, it elien of this Mortgage shall attach to and include the fee interest acquired by Borrower.

Borrower covenants that Borrower is the lawful owner of the estate in land hereby conveyed and has the right to grant, convey and mortgage the Property, and that the Property is unencumbered except for encumbrances of record. Borrower (excepting any Trustee which is a constituent party in Borrower) warrants and Borrower covenents that it will defend generally the title to the Property against all claims and demands, subject to encumbrances of record. Porrower covenants

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