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1640/0101 07 001 Page 1 of 3

2001-04-19 11:18:36

Cook County Recorder 25.50



FULL RELEASE DEED

LOAN # 468978
PIN 16-19-321-023-0000

KNOWN ALL MEN BY THESE PRESENTS, THAT CHARTER ONE BANK, F.S.B. SUCCESSOR BY MERGER TO ST. PAUL FEDERAL BANK FOR SAVINGS, A FEDERALLY CHARTERED BANK, A CORPORATION OF THE STATE OF OHIO, IN AND FOR CONSIDERATION OF THE PAYMENT OF THE INDEBTEDNESS SECURED BY THE MORTGAGE HEREIN AFTER MENTIONED, AND THE CANCELLATION OF ALL THE NOTES THEREBY SECURED, AND OF THE SUM OF ONE DOLLAR, THE RECEIPT WHEREOF IS HEREBY ACKNOWLEDGED, DOES HEREBY REMISE, RELEASE CONVEY AND QUIT CLAIM UNTO

ANDREW J HOFSTETTER

HEIRS, LEGAL REPRESENTATIVES AND ASSIGNS, ALL THE RIGHT, TITLE, INTEREST, CLAIM OR DEMAND WHAT SO EVER IT MAY HAVE ACQUIRED IN THROUGH OF BY A CERTAIN MORTGAGE BEARING THE DATE OF AUGUST 10, 2000 RECORDED AUGUST 17, 2000 IN THE COUNTY RECORDERS OFFICE OF COOK DOCUMENT 00630099 PREMISES THERIN DESCRIBED, SITUATED IN THE COUNTY COOK AS FOLLOWS TO WIT:

DESCRIPTION OF PROPERTY: "SEE ATTACHED"

TOGETHER WITH ALL THE APPURTENANCES AND PRIVILEGES THEREUNTO BELONGING OR APPERTAINING IN TESTIMONY WHEREOF, THE SAID CHARTER ONE BANK, F.S.B. SUCCEOR BY MERGER TO ST. PAUL FEDERAL BANK FOR SAVINGS, A FEDERALLY CHARTERED BANK, HAS CAUSED THESE PRESENTS TO BE SIGNED BY ITS AUTHORIZED SIGNERS AND ITS CORPORATE SEAL TO BE HERETO AFFIXED, ON THIS 23RD DAY OF MARCH, 2001.

ATTEST:

CHARTER ONE BANK, F.S.B. SUCCESSOR IN INTEREST BY MERGER WITH ST. PAUL FEDERAL BANK FOR SAVINGS, A FEDERALLY CHARTERED SAVINGS BANK, S/B/M TO BEVERLY BANK

Angella H. Bland

ANGELLA H. BLAND
AUTHORIZED SIGNER

BY: *Betsy S. Everhart*
BETSY S. EVERHART
AUTHORIZED SIGNER

STATE OF VIRGINIA
COUNTY OF HENRICO

ON THIS 23RD DAY OF MARCH, 2001, PERSONALLY APPEARED BETSY S. EVERHART AND ANGELLA H. BLAND, WHO ACKNOWLEDGED THEMSELVES TO BE THE AUTHORIZED SIGNERS OF CHARTER ONE BANK, F.S.B. SUCCEOR BY MERGER TO ST. PAUL FEDERAL BANK FOR SAVINGS, AND THAT THEY AS SUCH BEING AUTHORIZED TO DO SO, EXECUTED THE FOREGOING INSTRUMENT FOR THE PURPOSE THEREIN CONTAINED BY SIGNING THE NAME OF THE CORPORATION BY THEMSELVES AS BETSY S. EVERHART AND ANGELLA H. BLAND, IN WITNESS WHEREOF, I HEREUNTO SET MY HAND AND OFFICIAL SEAL.

Susan Liposchar
SUSAN LIPOSCHAR, NOTARY PUBLIC
COMMISSION EXPIRES: AUGUST 31, 2004

PREPARED BY:
CHARTER ONE MORTGAGE CORP.
P.O. BOX 32095
RICHMOND, VIRGINIA 23294-3744



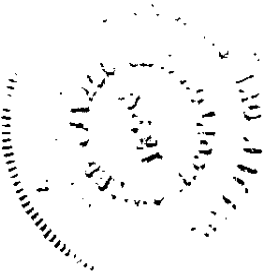
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LOAN # 0004689782

LEGAL DESCRIPTION

LOT ONE HUNDRED THIRTY SIX (136) IN BERWYN GARDENS, A SUBDIVISION OF THE SOUTH 1271.3 FEET OF THE SOUTH WEST QUARTER (1/4) OF SECTION 19, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

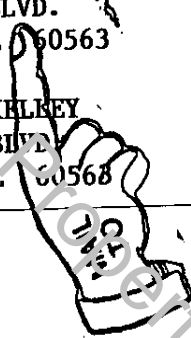
Property of Cook County Clerk's Office



RECORD & RETURN:
ST PAUL FEDERAL, A DIVISION
OF CHARTER ONE BANK, FSB
1804 N NAPER BLVD.
NAPERVILLE, IL 60563

Prepared by:
CHRISTINE L. KELLEY
1804 N NAPER BLVD
NAPERVILLE, IL 60563

COOK COUNTY
RECORDER
EUGENE "GENE" MOORE
BRIDGEVIEW OFFICE



MORTGAGE

0004689782
4689782

THIS MORTGAGE ("Security Instrument") is given on
ANDREW J HOFSTETTER Unmarried

August 10, 2000

The mortgagor is

("Borrower"). This Security Instrument is given to
ST. PAUL FEDERAL, A DIVISION OF
CHARTER ONE BANK, F.S.B.

which is organized and existing under the laws of the United States of America, and whose
address is 1215 SUPERIOR AVENUE, CLEVELAND, OH 44114

("Lender"). Borrower owes Lender the principal sum of
TWO HUNDRED THREE THOUSAND FOUR HUNDRED NINETY & 00/100
Dollars (U.S. \$ 203,490.00).

This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly
payments, with the full debt, if not paid earlier, due and payable on September 1, 2030. This Security
Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and
modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of
this Security Instrument; and (c) the performance of Borrower's covenants and agreements under his Security Instrument and the
Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in
Cook County, Illinois:

LOT ONE HUNDRED THIRTY SIX (136) IN BERWYN GARDENS, A SUBDIVISION OF THE SOUTH
1271.3 FEET OF THE SOUTH WEST QUARTER (1/4) OF SECTION 19, TOWNSHIP 29 NORTH,
RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

459686

Parcel ID #: 16-19-321-023-0000
which has the address of 1920 S KENILWORTH AVE BERWYN [Street, City],
Illinois 60402 [Zip Code] ("Property Address");

ILLINOIS Single Family - FNMA/FHLMC UNIFORM
INSTRUMENT Form 3014 9/90
Amended 5/91

VMP -6R(IL) (9608)
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THIS SECURITY INSTRUMENT CONTAINS INFORMATION OF A CONFIDENTIAL NATURE AND IS NOT TO BE DISCLOSED TO ANY OTHER PERSON WITHOUT THE WRITTEN CONSENT OF THE ISSUING OFFICE. ANY UNAUTHORIZED DISCLOSURE OF THIS INSTRUMENT IS PROHIBITED BY LAW.

REC'D
FINGER, GENE MOORE
BRIDGEVIEW OFFICE
COOK COUNTY



Property of Cook County Clerk's Office