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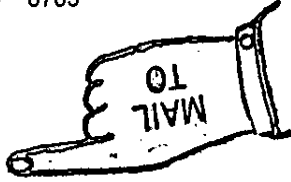
0175/0043 91 004 Page 1 of 2
2001-07-30 10:53:12
Cook County Recorder 23.50

Cheryl Hardy
Prepared by: CHERYL HARDY
OCWEN FEDERAL BANK FSB
The Forum, Suite 105
1665 Palm Beach Lakes Blvd.
West Palm Beach, FL 33401
Loan Number: 89283550 0709

COOK COUNTY
RECORDER
EUGENE "GENE" MOORE
MAYWOOD OFFICE



When Recorded Mail to:
Optima is.com
1920 Main St. #450
Irvine, CA 92614 OFB



ILLINOIS
RELEASE OF MORTGAGE

In consideration of the payment and full satisfaction of the debt secured by the Mortgage dated November 19, 1998 and executed by MICHAEL L REIF AND TRACEY L. REIF as Mortgagor(s), and recorded on December 3, 1998, in Book 3680 at Page 0113 as document number 08093468, in the Office of the Recorder of Deeds for COOK County, Illinois, the undersigned hereby releases said Mortgage which formally encumbered the described property:

[SEE EXHIBIT "A" ATTACHED HERETO AND MADE A PART HEREOF]

Commonly known as: 1805 JAMESTOWN CIRCLE, HOFFMAN ESTATES, ILLINOIS

Dated: June 21, 2001

EMPIRE FUNDING CORP.
By its Attorney-in-Fact
Ocwen Federal Bank FSB

Vickie Pruitt
Name: Vickie Pruitt
Title: Servicing Officer
Power of Attorney recorded on: MARCH 15, 2001
Book: 9827 Page: 110
Instrument number : 00102059(1)

STATE OF FLORIDA }
 }SS
COUNTY OF PALM BEACH }

The foregoing instrument was acknowledged before me, the undersigned Notary, on June 21, 2001, by Vickie Pruitt, Servicing Officer of Ocwen Federal Bank FSB, a federal savings bank, Attorney-in-Fact for EMPIRE FUNDING CORP., on behalf of the bank. Vickie Pruitt is personally known to me.

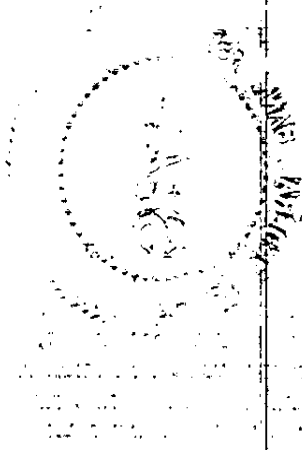
Witness my Hand and Seal of Office.

Michelle R. Oliver
Notary Public - State of Florida

Michelle R Oliver
My Commission CC996104
Expires January 23, 2005

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Property of Cook County Clerk's Office



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EXHIBIT "A"

RETURN TO: EMPIRE FUNDING CORP.
9737 Great Hills Trail, Austin, Texas 78759
(800)261-4898

CT/7773473
10/1
ILLINOIS MORTGAGE

Loan# 5181091

This Mortgage is made between the Mortgagor,
MICHAEL L REIF, TRACY L REIF

husband and wife

(herein, "Borrower") having an address at

1805 JAMESTOWN CIRCLE HOFFMAN ESTATES, IL 60195

and the Mortgagee, EMPIRE FUNDING CORP., 9737 Great Hills Trail, Austin,
Texas 78759, a corporation organized and existing under the laws of Oklahoma

(herein "Lender"). WHEREAS Borrower is indebted to Lender in the principal sum
of U.S. \$ 24,000.00 which indebtedness is evidenced by Borrower's note dated
11/19/98 and extensions and renewals thereof (herein "Note"), providing for
monthly installments of principal and interest, with the balance of indebtedness, if not
sooner paid, due and payable on 11/25/12;

TO SECURE to Lender the repayment of the indebtedness evidenced by the Note,
with interest thereon; the payment of all other sums, with interest thereon, advanced in
accordance herewith to protect the security of this Mortgage; and the performance of
the covenants and agreements of Borrower herein contained, Borrower does hereby
mortgage, grant and convey to Lender the following described property located in the
County of COOK, State of
Illinois:

UNIT NUMBER 3191, AS DELINEATED ON SURVEY OF THE FOLLOWING
DESCRIBED PARCEL OF REAL ESTATE: LOTS 1 TO 33, BOTH INCLUSIVE,
AND OUT LOT 1 AND OUT LOT 2, ALL IN BARRINGTON SQUARE UNIT
NUMBER 3, BEING A SUBDIVISION OF PARTS OF THE NORTHEAST 1/4 OF
SECTION 7 AND THE WEST 1/2 OF SECTION 8, TOWNSHIP 41 NORTH,
RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,
ILLINOIS RECORDED IN THE OFFICE OF THE RECORDER OF DEEDS OF
NOVEMBER 16, 1971, AS DOCUMENT NUMBER 21713455, A SURVEY OF
WHICH IS ATTACHED AS EXHIBIT "A" TO THAT CERTAIN DECLARATION
ESTABLISHING A PLAN OF CONDOMINIUM OWNERSHIP MADE BY K-B
BARRINGTON HOMES, INC AS GRANTOR, AND RECORDED IN THE OFFICE OF
THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS ON NOVEMBER 16,
1971 AS DOCUMENT NUMBER 21725050 AND AS AMENDED TOGETHER WITH A
PERCENTAGE OF THE COMMON ELEMENTS APPURTENANT TO SAID UNITS AS
SET FORTH IN SAID DECLARATION AS AMENDED FROM TIME TO TIME IN
COOK COUNTY, ILLINOIS.

which has the address of 1805 JAMESTOWN CIRCLE HOFFMAN ESTATES, IL 60195
(herein "Property Address");

TOGETHER with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances
and rents all of which 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 the "Property."
Borrower covenants that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey
the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower covenants that Borrower warrants
and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest. Borrower shall pay when due the principal and interest indebtedness and late charges
evidenced by the Note.
2. Taxes. Borrower shall pay when due all taxes, liens, assessments, charges, fines, impositions, leasehold payments, ground

Borrower(s) initials: MR TR

EFC 4/97 Form: D-4-IL

Lender - Original Borrower - 1 copy

We certify that this is a true, correct, and
accurate copy of the original instrument.
CHICAGO TITLE AND TRUST COMPANY
BY D Jones

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