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0246/0167 37 001 Page 1 of 3
2001-07-16 14:49:12
Cook County Recorder 25.50



THIS INSTRUMENT PREPARED BY
AND AFTER RECORDING MAIL TO:

TINA LONG
NATIONAL CITY MORTGAGE CO.
3232 NEWMARK DRIVE ATTN: PAYOFFS
MIAMISBURG, OH 45342
P.O. BOX 1820
DAYTON, OH 45482-0255

8740243
KEITH MAKOWSKI

FOR PROTECTION OF OWNER, THIS
RELEASE SHALL BE FILED WITH THE
RECORDER OR THE REGISTRAR OF
TITLES IN WHOSE OFFICE THE
MORTGAGE OR DEED OF TRUST WAS
FILED.

RELEASE OF MORTGAGE

THIS CERTIFIES that a certain mortgage executed by
KEITH MAKOWSKI, AN UNMARRIED MAN Omayra Tirado, AN UNMARRIED WOMAN

NATIONAL CITY MORTGAGE CO DBA
to COMMONWEALTH UNITED MORTGAGE COMPANY

dated July 2nd, 1998, calling for the original principal sum of _____
dollars

(\$ 146,268.00), and recorded in Mortgage Record _____, page _____,

and or Instrument # 98582529, and thereafter assigned to
_____ on _____ in Book _____,

Page _____, of the records in the office of the Recorder of: COOK

County, ILLINOIS, more particularly described as follows, to wit:

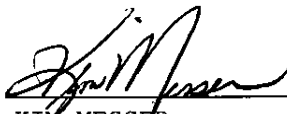
Tax Parcel No. 13-20-119-013-0000 / N/A
N/A

SEE ATTACHED COPY OF LEGAL
6119 W WARWICK AVE
CHICAGO IL 60641

is hereby fully released and satisfied.

IN WITNESS WHEREOF, the undersigned has hereunto set its corporate hand and seal by its proper
officers, they being thereto duly authorized, this 1st day of June, 2001.

NATIONAL CITY MORTGAGE CO
DBA COMMONWEALTH UNITED MORTGAGE COMPANY

By 

KIM MESSER
Its SUPERVISOR/AUTHORIZED SIGNOR

Corporate Seal

By _____

Its

5-4
IL_REL
P-3
MVA

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KEITH MAKOWSKI

State of OHIO)
County of MONTGOMERY)

Before me, the undersigned, a Notary Public in and for said County and State this 1st day of June
2001, personally appeared KIM MESSER and

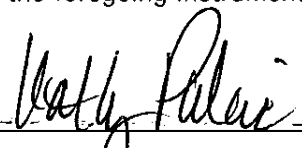
_____, SUPERVISOR/AUTHORIZED SIGNOR
and _____ respectively, of

NATIONAL CITY MORTGAGE CO.

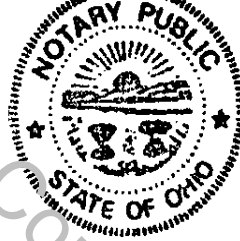
who as such officers for and on its behalf acknowledged the execution of the foregoing instrument.

Witness my hand and Notarial Seal

My commission expires: _____



Notary Public
KATHY PALCIC



KATHY PALCIC
NOTARY PUBLIC
IN AND FOR
THE STATE OF OHIO
MY COMMISSION
EXPIRES
AUGUST 4, 2001

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of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to the Lender the following described property, located in Cook County, Illinois:

LOT 238 IN ALBERT J SCHORSCH IRVING PARK BOULEVARD GARDENS NINEBETH ADDITION, A SUBDIVISION OF THE SOUTH 3/4 (EXCEPT THE SOUTH 2.643 ACRES THEREOF) AND ALL STREETS AND ALLEYS HERETOFORE DEDICATED, OR OPENED BY CONDEMNATION PROCEEDINGS OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Parcel ID #: 13-20-119-013
which has the address of 6119 W WARWICK AVE, CHICAGO [Street, City],
Illinois 60641 [Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized 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 warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Borrower and Lender covenant and agree as follows:

UNIFORM COVENANTS.

1. **Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. **Monthly Payment of Taxes, Insurance and Other Charges.** Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

K.M.

Initials

98582529

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