UNOFFICIAL COPPLY 76793

2001-12-12 10:22:26

Cook County Recorder

SATISFACTION OF MORTGAGE

When recorded Mail to: Nationwide Title Clearing 101 N. Brand #1800 Glendale, CA 91203

L#:6003045262



ELS MCKINNON

CON.J. #1301909

Notary Fublic-California LOS ANGELES COUNTY My Comm. Exp April 22, 2005

The undersigned certifies that it is the present owner of a mortgage made by NICOLAS IRUTO MARRIED TO MARIA TRETO AND JONATHAN TRETO to FIRST HOME MORICAGE CORPORATION bearing the date 09/02/99 and recorded in the Recorder or Registrar County, in the State of Illinois in of Titles of COOK as Document Number 99888688 Page Book The above described mortgage is, with the note accompanying it, fully paid, satisfied, and discharged. The recorder of said county is authorized to enter this sacisfaction/discharge of record. To the property therein described as situated in the County of COOK , State of Illinois as follows, to wit:

SEE EXHIBIT A ATTACHED known as:10117 MEADOW DR

PIN# 09-10-103-006

DES PLAINES, IL 60016

dated 11/03/01

FIRSTAR BANK, N.A. SUCCESSOR BY MERGER TO STAR BANK, N.A.

By:

Jorge Tucux

Vice President

COUNTY OF LOS ANGELES STATE OF CALIFORNIA The foregoing instrument was acknowledged before me on 11/03/01 the Vice President by Jorge Tucux

of FIRSTAR BANK, N.A.

on behalf of said CORPORATION.

Notary Public/Commission expires: 04/22/2005

Prepared by: D. Colon - NTC 101 N. Brand #1800, Glendale, CA 91203

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

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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 6 IN CENTRAL ROAD ACRES SECOND ADDITION, BEING A SUBDIVISION OF THE WEST 1/2 (EXCEPT EAST 333 FEET THEREOF) OF THE NORTHWEST FRACTIONAL 1/4 OF SECTION 10, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JULY 24, 1947 AS DOCUMENT 14,107,922, IN COOK COUNTY, ILLINOIS.

Parcel ID #:

09-10-103-006

which has the address of 1011/1 MEADOW DRIVE, DES PLAINES

Illinois

60016

[Zip Code] ("Property Address");

[Street, City],

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 he 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 Londer 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 northly 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 Eorrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

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