

RECORD AND RETURN TO:  
HomeSide Lending, Inc.  
7301 BAYMEADOWS WAY  
JACKSONVILLE FL 32256

**UNOFFICIAL COPY**  
For Recorder's Use Only

HSL # 688104-3  
TAX ID # 04-30-408-001



**RELEASE OF MORTGAGE BY CORPORATION**

KNOW ALL MEN BY THESE PRESENTS, THAT HOMESIDE LENDING, INC., a Corporation existing under the laws of the State of FLORIDA, for and in consideration of one dollar, and for other good and valuable considerations, the receipt whereof is hereby confessed, does hereby Remise, Convey, Release and Quit-Claim unto EMIL P KOTEVA AND KATIA KOTEVA, HUSBAND AND WIFE, of the County of COOK and State of Illinois, all the right, title, interest, claim or demand whatsoever it may have acquired in, through or by a certain mortgage deed bearing date the FEBRUARY 6, 1997 AD, and recorded in the Recorder's Office of COOK County, in the State of Illinois, in Book of Records, on page , as Document No. 97096571, to the premises therein described, situated in the County of COOK and State of Illinois, as follows, to wit:  
SEE ATTACHED FOR LEGAL

**00146175**

1711/0050 14 001 Page 1 of 2  
**2000-02-29 10:39:33**  
Cook County Recorder 23.50

IN TESTIMONY WHEREOF, The said HOMESIDE LENDING, INC. hath hereunto caused its corporate seal to be affixed, and these presents to be signed by its VICE PRESIDENT, and attested by its ASSISTANT SECRETARY, this February 16, 2000

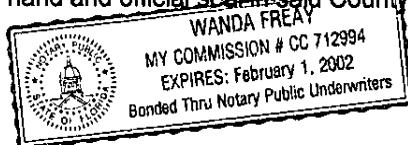
By:   
Carla D. Lang, Vice President

Attested:   
Kelly P. Wilson, Assistant Secretary

STATE OF FLORIDA  
COUNTY OF DUVAL

I HEREBY CERTIFY that on this day before me, an officer duly authorized in the State and County aforesaid to take acknowledgements, personally appeared CARLA D. LANG and KELLY P. WILSON to me known to be the persons described in and who executed the foregoing satisfaction of mortgage as VICE PRESIDENT and ASSISTANT SECRETARY, respectively, of HOMESIDE LENDING, INC. the corporation named therein, and severally acknowledged to and before me that they executed the same as the act and deed of said corporation.

WITNESS my hand and official seal in said County and State this February 16, 2000.



Notary Public in and for the County and State aforesaid

THIS INSTRUMENT WAS PREPARED BY JENNIFER ADRIEN, AGENT FOR HOMESIDE LENDING, INC. 7301 BAYMEADOWS WAY, JACKSONVILLE, FLORIDA 32256

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LOAN NO. 00107688 #97

Security Instrument; and (c) the performance 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 77 IN FIRST ADDITION TO NORTHFIELD WOODS, A SUBDIVISION OF PART OF LOTS 3 AND 4 AND ALL OF LOT 5 IN SUPERIOR COURT PARTITION OF LOTS 6 AND 8 IN THE COUNTY CLERK'S DIVISION IN THE WEST HALF OF SECTION 29, AND ALSO OF LOTS 7 AND 8 IN COUNTY CLERK'S DIVISION OF SECTION 30, TOWNSHIP 42 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

TAX ID #04-30-408-001

which has the address of 4735 WEST LILAC, [Street, City],  
GLENVIEW, Illinois 60025 [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."

FHA Case No. 131:8577535-703  
ELF-4R(IL) (9604)

97096571

Initials: E.K.  
K.K.