UNOFFICIAL CO 2002-01-11 15:48:06 Cook County Recorder 25.58

Release Deed (Illinois)

For the protection of the owner, This Release shall be filed with the Recorder of Deeds or the Registrar of Titles in whose office the Mortgage or Deed of Trust was filed.

Above space for recorders use only

Know All Men By These Presents,

That Mortgage Electronic Registration Systems, Inc. of the County of Orleans and State of New York for an in consideration of one dollar, and for other good and valuable considerations, the receipt where or is hereby ackowledged, does hereby remise, release, convey and quit claim unto Leonid Yurovsky and, Yelena Yurovsky, Husband and Wife heirs, legal representatives and assigns, all the right, title, interest, claim, or demand whatsoever may have acquired in, through, or by a certain Mortgage, bearing dated July 12, 2001, and recorded in the Recorder's of ice of Cook County, in the State of Illinois in book 6155 of mortgages page 0065 as document number 0010669485, to the premises subscribed, situated in the County of Cook, State of Illinois, as follows, to wit:

Together with all the appurtenances and privileges thereunto belonging or appertaining.

Witness my hand and seal this December 4, 2001.

Dayid J. Adams, Vice President

drie J Soule, Assistant Treasurer

Loan #: 4779105 Mortgagor: Yurkovsky

PIF: 11-14-01

MERS MIN # n/a

MERS Telephone No. (888) 679-6377

State of New York County of Orleans



SANDRA L. DANIELS
Notary Public, State of New 16.8
No. 01DA5088389
Qualified in Orleans County
Commission Expires November 17, 2005

I, the undersigned, a Notary Public in and for the said County, in the State aforesaid. Do hereby certify that David J. Adams and Lorie J Soule personally known to me to be the same people whose name they subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that they signed sealed, and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal this/December 4/2001.

Clart's Office

Nøtary Public

This instrument was prepared by: Sarah Baker,

Property description: ** See Attached Legal Description

Record and Record to: Leonid Yurovsky 4112 Church Street Skokie, IL 60076



UNOFFICIAL COPY

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 County, Illinois:

UNIT #14-1D IN WEATHERSFIELD CONDOMINIUMS, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE:

LOT 1 (EXCEPT THAT PART DEDICATED FOR ROAD PURPOSES BY DOCUMENT 24498209) IN WEATHERSFIELD PARK NORTH, A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 29, TOWNSHIP 41 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO THE SEE ATTACHED RIDER FOR COMPLETE LEGAL DESCRIPTION

Parcel ID #: 07-29-309 020-1108/
which has the address of 1'02 MERCURY DRIVE, #1D, SCHAUMBURG
Illinois 60194 [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 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 ply 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. Borrowe 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.

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