

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.



RELEASE INSTRUMENT

KNOW ALL MEN BY THESE PRESENTS that Mel Martinez, Secretary of Housing and Urban Development, Mortgagee, acting by and through Deloitte & Touche LLP, Attorney-in-Fact, holder of a certain mortgage dated 11/5/98, recorded 11/13/98, Document/Instrument No. 08023070 or in Book n/a, Page n/a, in the records of COOK County, Illinois, between ROSELLA AMANN, Original Mortgagor(s); whose address is 540 SOUTH PHELPS AVENUE, ARLINGTON, IL 60004, and the Secretary of Housing and Urban Development, Original Mortgagee, whose address is 451 Seventh Street S.W., Washington, DC 20410, for the property located at 540 SOUTH PHELPS AVENUE, ARLINGTON, IL 60004, PIN No. 03-33-120-020, more particularly described as:

SEE ATTACHED,

does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby cancel and discharge said mortgage.

IN WITNESS WHEREOF, I, Danny R. Lane, Senior Manager for Deloitte & Touche LLP, Attorney-in-Fact, have hereunto set my hand and seal on behalf of Mel Martinez, Secretary of Housing and Urban Development, under authority and by virtue of a limited power of attorney, this 7th day of January, 2002.

Mel Martinez  
Secretary of Housing and Urban Development

By: Deloitte & Touche LLP, Attorney-in-Fact

By: Danny R. Lane  
Danny R. Lane  
Senior Manager

STATE OF OKLAHOMA }  
COUNTY OF TULSA } ss.

The foregoing instrument was acknowledged before me this 7th day of January, 2002, by Danny R. Lane, Senior Manager for Deloitte & Touche LLP, Attorney-in-Fact on behalf of Mel Martinez, Secretary of Housing and Urban Development, under authority and by virtue of a limited power of attorney.

Monica Cosentino Hodges  
Monica Cosentino Hodges, Notary Public

My Commission Expires: 11/30/04

Prepared By and Return To:  
Monica Cosentino Hodges  
Deloitte & Touche LLP  
7666 E. 61<sup>st</sup> St., Ste. 450  
Tulsa, OK 74133-1146

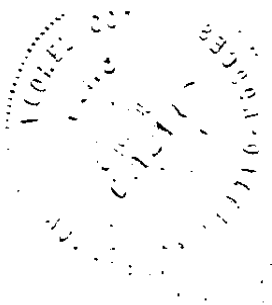
FHA Case No.: 131-9538147



Handwritten initials and date: 5-7, P. 13, 1/11

UNOFFICIAL COPY

Property of Cook County Clerk's Office



05023070

LOT 59 IN H. ROY BERRY'S COMPANY 'ARLINGTON ACRES', BEING A  
SUBDIVISION OF THAT PART OF THE SOUTH EAST 1/4 OF THE NORTHWEST 1/4  
AND THE NORTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 33, TOWNSHIP 42  
NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY,  
ILLINOIS. PIN #03 33 120-30

which has the address of 540 SOUTH WHEELS AVENUE

WILMINGTON

ILLINOIS

60004

TOGETHER WITH all the improvements now or hereafter erected on the property and all easements, rights,  
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."

**DISCLOSURE 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 only encumbered by a First Security  
Instrument given by Borrower and dated the same date as this Security Instrument ("First Security Instrument")  
and will warrant and will defend generally the title to the Property against all claims and demands, subject to  
all encumbrances of record.

**THIS SECURITY INSTRUMENT** combines uniform covenants for national use and non-uniform covenants  
and adopted variations by jurisdiction to constitute a uniform security instrument covering all jurisdictions.

**1. Payment of Principal and Interest.** Borrower shall pay when due the principal and any interest on the  
loan as provided by the Second Note.

**2. Payment of Property Charges.** Borrower shall pay all property charges consisting of taxes, special assessments,  
and hazard insurance premiums, and special assessments in a timely manner, and shall provide evidence of such  
payments to Lender, unless Lender pays property charges by withholding funds from monthly payments due to the  
Borrower or by charging such payments to a line of credit as provided for in the Loan Agreement. Lender may  
require Borrower to pay specified property charges directly to the party owed payment even though Lender pays  
all other property charges as provided in this Paragraph.

**3. Fire, Flood and Other Hazard Insurance.** Borrower shall insure all improvements on the Property,  
whether now in existence or subsequently erected, against any hazards, casualties, and contingencies, including  
theft, and shall maintain the insurance in the amounts, to the extent and for the periods, required by Lender.  
Borrower shall also insure all improvements on the Property, whether now in existence or subsequently erected,  
against loss by floods to the extent required by Lender. The insurance policies and any endorsements shall be  
issued and shall include loss payable clauses in favor of, and in a form acceptable to, Lender.

In the event of loss, Borrower shall give Lender immediate notice by mail. Lender may make proof of loss  
and shall promptly reimburse Borrower. Each insurance company concerned is hereby authorized and directed to make  
payment for such loss to Lender instead of to Borrower and Lender jointly. Insurance proceeds shall be applied to  
the cost of repair of the damaged Property, if the restoration or repair is economically feasible and if the amount

*[Handwritten signature]*