### **UNOFFICIAL COPY**

SATISFACTION MORTGAGE

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

L#:8716093



#### 0020128845

1608/0114 52 001 Page 1 of 2002-01-31 11:31:22 Cook County Recorder



The undersigned certifies that it is the present owner of a mortgage made by LEO STILLO

to NATIONAL CITY MORTGAGE CO. DBA COMMONWEALTH UNITED MTG. CO. bearing the date 02/12/99 and recorded in the office of the Recorder or Registrar of Titles of COOK County, in the State of Page as Document Number 99454986 Illinois in 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 satisfaction/discharge of record. To the property therein descripso as situated in the County of COOK , State of Illinois as follows, to wit:

SEE EXHIBIT A ATTACHED known as:2425 FOREST AVE PIN# 15 25 119 004

NORTH RIVERSIDE, IL 60547

COMM. #1201900 Notary Public-Califo; nia LOS ANGELES COUNTY My Comm. Exp. April 22, 2005

dated 12/26/01

NATIONAL CITY MORTGAGE CO. DBA COMMONWEALTH UNITED MORTGAGE

By:

Vice President

COUNTY OF LOS ANGELES STATE\_OF\_CALIFORNIA The foregoing instrument was acknowledged before me on 12/26/01 the Vice President by Chris Jones of NATIONAL CITY MORTGAGE CO. ELSA MCKINNON

on behalf of said CORPORATION.

Elsa McKinnon 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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99454986

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

LOT 15 IN BLOCK 5 IN ARTHUR T. MCINTOSH'S 26TH STREET ADDITION BEING A SUBDIVISION OF THE WEST 50 ACRES (EXCEPT THAT PART THEREOF CONVEYED TO CHICAGO MADISON AND NORTHERN RAILROAD COMPANY AND EXCEPT THE SOUTH 30 FEET THEREOF) OF THE SOUTH 60 ACRES OF THE NORTHWEST 1/4 OF SECTION 25, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Parcel ID #: 15 25 119 074

which has the address of 2475 FOREST AVE, NORTH RIVERSIDE [Street, City],

Illinois

[Zip Code] ("Property Address");

TOGETHER WITH all the proposements now or hereafter erected on the property, and all casements, appurtenances and fixtures now or hereafer 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 tawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that he 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 coverages for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security insurabent 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-it clude in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sun for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents of the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a nortgage 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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Initials: 45

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Property or Cook County Clerk's Office