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Property of Cook County Clerk's Office

ABOVE SPACE FOR RECORDER'S USE ONLY

RELEASE OF MORTGAGE OR TRUST DEED BY CORPORATION

Doc ID #00012396092005N

KNOW ALL MEN BY THESE PRESENTS

That Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation) of the County of Ventura and State of California for and in consideration of one dollar, and for other good and valuable considerations, the receipt whereof is hereby acknowledged, do hereby remise, release, convey and quit-claim unto:

Name(s).....: YOLANDA HERRERA

\_\_\_\_\_

\_\_\_\_\_

P.I.N. 16 26 329 041 0000

Property Address.....: 3044 SOUTH MILLARD AVENUE  
CHICAGO, IL 60623

heir, legal representatives and assigns, all the right, title interest, claim, or demand whatsoever it may have acquired in, through, or by a certain mortgage bearing the date 09/17/1998 and recorded in the Recorder's Office of Cook county, in the State of Illinois in Book N/A of Official Records Page N/A as Document Number 98857234, to the premises therein described as situated in the County of Cook, State of Illinois as follows, to wit:

AS DESCRIBED IN SAID ATTACHED DOCUMENT

together with all the appurtenances and privileges thereunto belong or appertaining.

WITNESS my hand this 05 day of February, 2002.

Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation)

Valerie Starkgraf

Valerie Starkgraf  
Assistant Secretary

SB  
Army

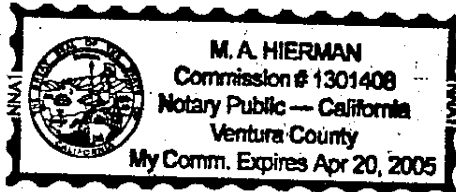
UNOFFICIAL COPY

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STATE OF CALIFORNIA )  
 )  
COUNTY OF VENTURA )

I, M. A. Hierman a notary public in and for the said County, in the state aforesaid, DO HEREBY CERTIFY that Valerie Starkgraf, Assistant Secretary, personally known to me to be the same person whose name subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said instrument as a free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 05 day of February, 2002.



M. A. Hierman  
M. A. Hierman, Notary public

Commission expires 04/20/2005

FOR THE PROTECTION OF THE OWNER, THIS RELEASE SHALL BE FILED WITH THE RECORDER OF DEEDS IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED.

Mail Recorded Satisfaction To:

YOLANDA HERRERA  
3044 S MILLARD AVE  
CHICAGO IL 60623

Countrywide Home Loans, Inc  
Prepared By:

**Valerie Starkgraf**

CTC Real Estate Services  
1800 Tapo Canyon Road, MSN SV2-88  
Simi Valley, CA 93063

CASE #: IL1319418923703

LOAN #: 1239609

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 18 AND THE SOUTH 1/2 OF LOT 17 IN BLOCK 1 IN CENTRAL PARK AVENUE SUBDIVISION OF BLOCK 20 (EXCEPT THE SOUTH 25 FEET THEREOF) IN STEEL AND HEIRS SUBDIVISION OF THE EAST 1/2 OF THE SOUTHWEST 1/4 AND THE SOUTHEAST 1/4 OF SECTION 26, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

20241984

PIN #16-26-329-041-0000

Parcel ID #: 16 26 329 041 000

which has the address of 3044 SOUTH MILLARD AVENUE, CHICAGO

[Street, City]

Illinois 60623- ("Property Address");

[Zip Code]

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."

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 of disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.