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2002-03-12 13:59:26

Cook County Recorder

SATISFACTION MORTGAGE

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

0020277711

ELS/. MUKINNON COMM. +1201909 Notary Public-California LOS ANGELES COUNTY

My Comm. Exp. April 22, 2005

L#:19893310

The undersigned certifies that it is the present owner of a mortgage wild by JUDITH I BEACOM

OLD SECOND NATIONAL BANK OF AURORA

bearing the date 09/26/97 and recorded in the office of the Recorder or Registrar of Titles of COOK County, in the State of Illinois in Book Page as Document Number 97734039 The above described mortgage is, with the note accompanying it, fully paid, satisfied, and cischarged. The recorder of said county is authorized to enter this satisfaction/discharge of record. To the property therein described as situated in the County of COOK State of Illinois as follows, to wit:

SEE EXHIBIT A ATTACHED known as:1640 S MANDEL AVE -- PIN# 15203100320000

WESTCHESTER, IL 60154

dated 01/18/02 HOMESIDE LEMPING, INC.

Chris Jones

Vice Presiden

STATE OF CALIFORNIA COUNTY OF LOS ANGELES The foregoing instrument was acknowledged before me on 01/18/02 by Chris Jones -the Vice President of HOMESIDE LENDING, INC.

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.

HALL KH 3886K Y

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Property of Cook County Clerk's Office

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LOAN NO. 023268

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

County, Illinois:

LOT 33 IN BLOCK 4 IN FAIRLAWN SUBDIVISION, UNIT NUMBER 2, A SUBDIVISION OF THE SOUTHWEST QUARTER OF SECTION 20, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, AS PER PLAT THEREOF RECORDED SEPTEMBER 13, 1955 IN RECORDERS OFFICE OF COOK COUNTY, ILLINOIS AS DOCUMENT NUMBER 16362275 IN COOK COUNTY, ILLINOIS. TAX ID#15-20-310-032-0000 JOON OF

which has the address of 1640 S MANDEL WESTCHESTER

Illinois

60154

[Zip Code] ("Property Address");

[Street, City].

TOGETHER WITH all the improvements now or heroefter 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

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. 131-886994-5 ELF-4R(IL) (9804)