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2004/0143 90 001 Page 1 of 3  
2002-04-03 11:38:48  
Cook County Recorder 25.00



MAIL TO → BOX 352

Satisfaction of Mortgage

WHEREAS the indebtedness secured by the mortgage described below has been fully paid and satisfied. Charter One Bank F.S.B., successor in interest by merger of Liberty Federal Bank, 1215 Superior Avenue, Cleveland, Ohio 44114, owner and holder of the debt hereby certifies that the lien of said mortgage is forever discharged and satisfied.

3259127

Loan Number: 9975297541

Original Mortgagor: ANDREA ZOTOVAS

Mailing Address: 1645 W SCHOOL ST. #408, CHICAGO IL. 60657

Date & Amount of Mortgage: 10/3/00 Amount: \$30,000.00 Recorded in: COOK County State of Illinois as

Document No. 00802502

Date of Recording: 10/13/00

Legal: SEE ATTACHED

PIN # 14-19-430-013

Property Address: SAME

NOW THEREFORE, the Recorder of Clerk of said County is hereby instructed to record this instrument and to cancel, release, and discharge the mortgage of records dated this 12<sup>TH</sup> day of MARCH, 2002.

Charter One Bank, F.S.B., successor in interest to: Hinsdale Federal Bank for Savings, Southwest Federal Savings and Loan and Manor Federal Savings and Loan Association

OFFICERS OF CHARTER ONE BANK F.S.B.

James W. Woodard  
James W. Woodard, Vice President

Chester Kapinski  
Chester Kapinski, Vice President


THIS INSTRUMENT FILED FOR RECORD BY FIRST AMERICAN EQUITY LOAN SERVICES, INC. AS AN ACCOMMODATION ONLY. IT HAS NOT BEEN EXAMINED AS TO ITS EXECUTION OR AS TO ITS EFFECT UPON THE TITLE.

# UNOFFICIAL COPY

## UNIFORM FORM CERTIFICATE OF ACKNOWLEDGEMENT

State of Ohio        )  
                              )  
County of Cuyahoga)

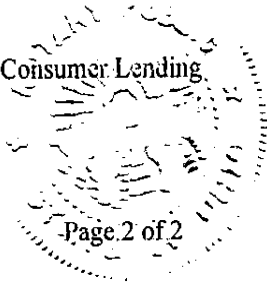
On the **12TH** day of **MARCH** in the year **2002** before me, the undersigned personally appeared **James W. Woodard, Vice President & Chester Kapinski, Vice President**, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their capacities, that by their signatures on the instrument, the individuals, or the person upon behalf of which the individuals acted, executed the instrument, and that the individuals made such appearance before the undersigned in the **City of Cleveland, Ohio**.

  
\_\_\_\_\_  
Notary Public

ORANGE L. SHELTON, Notary Public  
State of Ohio, Cuyahoga County  
My Commission Expires Jan. 21, 2007

Property of Cuyahoga County Clerk's Office

Prepared by & return to: Patricia Trebec-W – 3<sup>rd</sup> Floor Consumer Lending  
Charter One Bank, F.S.B.  
65 / 75 Erieview  
Cleveland, OH 44114



0174780168

## HOME EQUITY LOAN PROGRAM MORTGAGE

THIS MORTGAGE ("Mortgage") is given on this 6th day of October, 2000 between the mortgagor Andrea A Zotovas a never married person

(hereinafter "Borrower") and the Mortgagee, LIBERTY FEDERAL BANK, a corporation organized and existing under the laws of the United States, whose address is Grant Square, P.O. Box 386, Hinsdale, Illinois 60521 (hereinafter called "Lender").

Borrower is indebted to lender pursuant to a Home Equity Loan Program Account Note (hereinafter "Note") of even date hereof, additionally secured, if appropriate, by a Security Agreement and Collateral Assignment of Beneficial interest in the land trust holding title to the property, in the principal of (\$ 30,000.00)

Thirty Thousand Dollars & No/Cents

(Borrower's "credit limit") or so much of such principal as may be advanced and outstanding with FINANCE CHARGE thereon, providing for monthly installment payments of principal and FINANCE CHARGE, optional credit life and/or disability insurance premiums, and miscellaneous fees and charges for seven (7) years from the date hereof. The full debt, if not paid earlier, is due and payable on October 15, 2007

This Mortgage secures to Lender:

- The repayment of the debt evidenced by the Note and future advances made pursuant to the Note to the same extent as if such future advances were made on the date hereof and regardless of whether or not any advance has been made as of the date of this Mortgage or whether there is outstanding indebtedness at the time of any future advances; interest in accordance with the terms of the Note, and all renewals, extensions and modifications;
- The payment of all other sums, with interest, advanced under paragraph 1 to protect the security of this Mortgage; and
- The performance of Borrower's covenant and agreements under this Mortgage 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.

Permanent Real Estate Index Number:14-19-430-013

REITITLE SERVICES #

2869654

Legal Description: PARCEL 1:

UNITS 408, PU-44 AND PU-45 IN THE 60657 LOFTS AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATE :  
LOTS 1,2,3,4,5,6, 29 AND 30 AND THE EAST 18 FEET OF LOT 28 (EXCEPT FROM SAID LOTS 29 AND 30 THOSE PARTS THEREOF LYING SOUTHEASTERLY OF AND ADJOINING THE SOUTHEASTERLY LINE OF SAID LOT 3 PRODUCED SOUTHWESTERLY TO A POINT ON THE SOUTH LINE OF SAID LOT 29, 11.42 FEET WEST OF THE SOUTHEAST CORNER OF SAID LOT 29) IN BLOCK 8 IN GROSS NORTH ADDITION TO CHICAGO, ILLINOIS BEING A SUBDIVISION OF THE SOUTHWEST 1/2 OF THE EAST 1/2 OF THE SOUTHEAST

Legal Description is continued on the Attached Rider and is part of the Mortgage.

which has the address of 1645 W School St #408 Chicago, Illinois, 60657 ("Property Address"); Together with all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights, and water stock and all fixtures now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by this Mortgage; and all of the foregoing together with this said Property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to 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 Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Borrower acknowledges that this Mortgage secures a note that contains provisions allowing for changes in interest rate, and that Lender may prior to the maturity of the Note and Agreement reduce the available line of credit and/or require repayment of the total balance outstanding under the Agreement.