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732/0832 0001 Page 1 of 3
2002-04-23 10:14:05
Cook County Recorder 25.00

MAIL TO → BOX 352



0020463825

Satisfaction of Mortgage

3315958

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.

Loan Number: 9975241744
Original Mortgagor: GEORGIA CHILDRESS (DIVORCED)
Mailing Address: 9149 S UTICA, EVERGREEN PARK IL. 60805
Date & Amount of Mortgage: 12/10/99 Amount: \$14,000.00 Recorded in: COOK County State of Illinois as
Document No. 09164363
Date of Recording: 12/15/99
Legal: SEE ATTACHED

PIN # 24-01-330-013 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 12TH 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, Vice President

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.

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UNIFORM FORM CERTIFICATE OF ACKNOWLEDGEMENT

State of Ohio)
)
County of Cuyahoga)

20463825

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



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

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of [illegible]

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0174770855

HOME EQUITY LOAN PROGRAM MORTGAGE

4 ml

THIS MORTGAGE ("Mortgage") is given on this 10th day of December, 1999 between the mortgagor Georgia Childress, divorced and not since remarried

(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 (\$ 14,000.00)

Fourteen 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 December 15, 2006

This Mortgage secures to Lender:

- a) 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;
- b) The payment of all other sums, with interest, advanced under paragraph 1 to protect the security of this Mortgage; and
- c) 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: 24-01-330-013

Legal Description: LOT 18 IN WIEGEL AND KILGALLEN'S FIRST ADDITION TO KEDZIE AVENUE GARDENS, A SUBDIVISION OF THE EAST 1/2 OF THE EAST 1/2 OF THE NORTH 1/2 OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 1, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT RECORDED JUNE 11, 1945, AS DOCUMENT NUMBER 13-526-545, IN COOK COUNTY, ILLINOIS.

RE: TITLE SERVICES # 749519

which has the address of 9149 S Utica Evergreen Park, Illinois, 60805 ("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.

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For Information

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