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2002-12-12 09:01:22

Cook County Recorder

26.50

WHEN RECORDED MAIL TO:
KEVIN J SPEICHER
1072 W FRY STREET
CHICAGO, IL 60622



Loan No. 600335386

Prepared by:
GMAC Mortgage Corporation
3451 Hammond Avenue
Waterloo, IA 50702

RELEASE OF MORTGAGE

STATE OF ILLINOIS)
COUNTY OF COOK)

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of payment of the debt named therein, Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Biltmore Financial Bancorp, Inc) by these presence does hereby release land located in COOK County, State of ILLINOIS, described as follows:

Property Address: 1072 W FRY STREET, CHICAGO
Permanent Tax No.: 1072 W FRY STREET 17-05-413-027

from the lien of a certain mortgage made and executed by KEVIN J SPEICHER AND MARY M SPEICHER, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") SOLELY AS NOMINEE FOR LENDER, BILTMORE FINANCIAL BANCORP, INC.) on May 17, 2002, and recorded in Document No. 0020604170, Book ---, Page ---, Certificate ---, in the Land Records of COOK County, and State of ILLINOIS, to the end that said mortgage shall cease to be a lien in the land above-described.

Witness their hands and seals, this November 25, 2002.

CORPORATE SEAL



Mortgage Electronic Registration Systems, Inc.
("MERS"), (solely as nominee for Lender, Biltmore
Financial Bancorp, Inc)

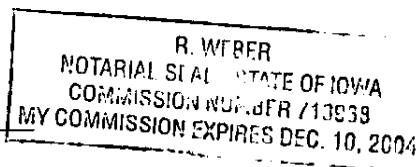
By: Jody Henson
Jody Henson, Assistant Secretary
P.O. Box 2026, Flint, MI 48501-2026

STATE OF IOWA
County of Black Hawk

On November 25, 2002, before me, R. Weber, personally appeared Jody Henson, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity, and that by her signature on the instrument the person, or entity upon behalf of which the person acted, executed this instrument.

WITNESS my hand and official seal

R. Weber



Notary's Signature R. Weber
Expiration Date: 12/10/2004
2002-11-07

(Notary's Seal)

MIN: 100037506003353860 MERS Telephone: 1-888-679-6377

Handwritten initials: JH, PZ, 3-10-04, GAC

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SCHEDULE A
ALTA Commitment
File No.: 215496

LEGAL DESCRIPTION

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Parcel 1:

That part of a tract hereinafter referred to as the parcel, said tract described as that part of blocks 3, 5 and 6 in Elston's Addition to Chicago lying southwesterly of the Chicago and Northwestern Railway Company in the west half of the southeast quarter of section 5, township 39 north, range 14, east of the third principal meridian, including parts of vacated West Chestnut Street, vacated Cornell Street (formerly George Street) and vacated North Carpenter Street, described as follows: Beginning at the southwest corner of block 6; thence north 0 degrees west 394.44 feet to the southwesterly right of way of said railway; thence continuing on said right of way southeasterly along a curve concave to the southwest having a radius of 5226.75 feet, an arc length of 105.02 feet; thence continuing along said right of way, south 71 degrees, 44 minutes, 18 seconds east, not tangent to the last described curve 356.81 feet to the east line of North Carpenter street; thence south 0 degrees, 32 minutes, 59 seconds east along said east line 58.49 feet; thence north 89 degrees, 55 minutes, 18 seconds east, 61.34 feet to the northwesterly line of North Ogden avenue; thence south 39 degrees, 15 minutes, 07 seconds west along said northwesterly line 247.8 feet to the north line of west fry street; thence south 89 degrees, 30 minutes, 52 seconds west, along said north line 344.77 feet to the point of beginning of said tract; said parcel described as commencing at the southwest corner of said tract; thence north 89 degrees, 30 minutes, 52 seconds east, along the south line of said tract, 98.02 feet to the point of beginning; thence north 00 degrees 29 minutes 08 seconds west, 68.00 feet; thence north 89 degrees 30 minutes 52 seconds east, 17.98 feet; thence south 00 degrees, 29 minutes, 08 seconds east, 68.00 feet to a point on the south line of said tract; thence south 89 degrees, 30 minutes 52 seconds west; along said south line, 17.98 feet to the point of beginning of said parcel, in Cook County, Illinois.

PARCEL 2:

Easement for ingress and egress for the benefit of parcel 1 aforesaid, as set forth in the declaration of covenants, conditions, restrictions and easements for St. John's Park Townhome Homeowners' Association dated August 23, 2000 and recorded August 28, 2000 as document number 00666092.

STEWART TITLE COMPANY

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