

UNOFFICIAL COPY

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2003-01-03 14:26:19

Cook County Recorder 28.00



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MAIL TO BOX 352

Satisfaction of Mortgage

3940050

WHEREAS the indebtedness secured by the mortgage described below has been fully paid and satisfied. Charter One Bank, N.A. formerly Charter One Bank F.S.B., (successor in interest by mergers shown below) , 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: 9975263042

Original Mortgagor: SETH W. BAKER & PATRICIA L. WILGRUBE NKA PATRICIA BAKER

Mailing Address: 2210 HARRISON ST, GLENVIEW, IL 60025-4957

Date & Amount of Mortgage: 3/24/00 Amount: \$50,000.00 Recorded in: COOK County State of Illinois in Document No. 00222189

Date of Recording: 3/30/00

Legal: SEE ATTACHED

PIN # 09-12-205-053

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 24th day of DECEMBER, 2002.

Charter One Bank, N.A. formerly Charter One Bank, F.S.B., successor in interest to: St. Paul Federal Bank for Savings Mont Clare Savings & Loan, Hamilton Savings & Loan, Harover Wayne Savings & Loan, Blue Island Federal Savings & Loan, Tri City Federal Savings & Loan Association of Lombard, Tri City Savings & Loan, Elm Financial Services Inc./Elmhurst Federal Savings Bank, Beverly Bancorporation Inc. / Beverly National Bank, Liberty Federal Bank, Hinsdale Federal Bank for Savings, Southwest Federal Savings and Loan, and Manor Federal Savings and Loan Association

OFFICERS OF CHARTER ONE BANK, N.A. FORMERLY CHARTER ONE BANK F.S.B.

Handwritten signature of Calie Novotny

Calie Novotny, Authorized Signer

Handwritten signature of Chester Kapinski

Chester Kapinski, Vice President

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## UNIFORM FORM CERTIFICATE OF ACKNOWLEDGEMENT

State of Ohio        )  
                              )  
County of Cuyahoga)

On the 24TH day of DECEMBER in the year 2002 before me, the undersigned personally appeared Calie Novotny, as Authorized Signer & 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.

Phyllis Chisholm  
Notary Public

PHYLLIS CHISHOLM  
Notary Public, State of Ohio  
My Commission Expires April 13, 2005

PHYLLIS CHISHOLM  
Notary Public, State of Ohio  
My Commission Expires April 13, 2005

Prepared by & return to: LaKeya Smith.-W- 3<sup>rd</sup> Floor Consumer Lending  
Charter One Bank, N.A. formerly Charter One Bank, F.S.B.  
65 / 75 Erieview  
Cleveland, OH 44114

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Cook County Recorder 27.50

PAID  
NOV XX 2002

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CHARTER ONE BANK, NA  
PER \_\_\_\_\_

HOME EQUITY LOAN PROGRAM MORTGAGE

THIS MORTGAGE ("Mortgage") is given on this 24th day of March, 2000 between the mortgagor Seth W Baker, and Patricia L Wilgrube NKA Patricia Baker, Husband and Wife

(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 (\$ 50,000.00)

Fifty 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 April 15, 2007

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: 09-12-205-053

Legal Description: LOT 3 IN SWAN AND JOHNSTON'S SUBDIVISION OF PART OF THE FRACTIONAL NE 1/4 OF FRACTIONAL SECTION 12, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

REI TITLE SERVICES # R821107

which has the address of 2210 Harrison St Glenview, Illinois, 60025 ("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.