

UNOFFICIAL COPY 0030142557

SATISFACTION OF MORTGAGE

886/0003 92 001 Page 1 of 2
2003-01-30 10:14:46
Cook County Recorder 26.50

When recorded Mail to:
Nationwide Title Clearing
2100 Alt 19 North
Palm Harbor, FL 34683

L#:1986115479



0030142557

The undersigned certifies that it is the present owner of a mortgage made by LAURA H CASTILLO to FLAGSTAR BANK FEDERAL SAVINGS BANK bearing the date 01/31/02 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 20220720. The above described mortgage is, with the note accompanying it, fully paid, satisfied, and discharged. 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: 7324 OAK GROVE JUSTICE, IL 60458

PIN# 18-27-202-028

dated 12/28/02

CHASE MANHATTAN MORTGAGE CORPORATION, as Noteholder or authorized agent

By: Star Hillman Vice President

STATE OF FLORIDA COUNTY OF PINELLAS
The foregoing instrument was acknowledged before me on 12/28/02 by Star Hillman the Vice President of CHASE MANHATTAN MORTGAGE CORPORATION, AS NOTEHOLDER OR AUTHORIZED AGENT on behalf of said CORPORATION.

Milagros Martinez Notary Public/Commission expires: 02/16/2006

Prepared by: A. Graham - NTC 2100 Alt 19 N., Palm Harbor, FL 34683

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.



Milagros Martinez
Notary Public, State of Florida
My Commission Exp. Dec. 16, 2006
DD172228
Bonded through
Florida Notary Assn., Inc.

CHAS5 1211

Handwritten signature/initials

20220720

30142557

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 Cook County, Illinois:

LOT 2 IN JOSEPH F. OPALKA SUBDIVISION OF LOT 51 IN ROBERT F. OPALKA SUBDIVISION OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 26, AND THAT PART LYING SOUTH AND EAST OF JOLIET AND CHICAGO RAILROAD OF THE EAST 1/2 OF THE NORTHEAST FRACTIONAL 1/4 OF SECTION 27, ALL IN TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Parcel ID #: 18-27-202-028

which has the address of 7324 OAK GROVE, JUSTICE

(Street City)

Illinois 60458

(Zip Code) ("Property Address").

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or heretofore 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 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 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."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

[Handwritten signature]