UNOFFICIAL COPY

SATISFACTION OF MORTGAGE

4824/0015 26 001 Page 1 of 2003-01-28 09:40:10 Cook County Recorder

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

L#:11747074

Commission # DD0165348 Expires 11/14/2006

Bonded through

The undersigned certifies that it is the present owner of a mortgage made by ROBERT LACH & MARIOLA LACH

to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

bearing the date 04/18/01 and recorded in the office of the Recorder or Registrar of Titles of COOK County, in the State of Illinois in Book 2227 Page 0130 as Document Number 0010410627 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:1542 N WHITE

PIN# 0920418019

dated 11/25/02

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. As Nominee

for HomeSide Lending, Inc.

Elsa McKinnon

STATE OF FLORIDA

COUNTY OF PINELLAS

The foregoing-instrument-was-acknowledged-before-me-on 11/25/02_____

by Elsa McKinnon

the Vice President

DES PLAINES, IL 60016

of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINFE FOR HOMESIDE LENDING, INC.

on behalf of said CORPORATION.

Notary Public/Commission expires: 11/14/2006

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.



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(Q) "Successor in Interest of Borrower" means any party that has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the County [Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]:

Lot 1 in Kurtz's resubdivision of lot 12 (except the east 100.0 feet thereof) and all of lot 11 in Arthur T McIntosh and co's addition to "Des Plaines leights", being a subdivision of that part east of the railroad of the south 1/2 of the southeast 1/4 of section 20, and that part of Des Plaines road of the south 1/2 of the southwest 1/4 of section 21 (except 40 acres in the vertheast corner thereof) all in township 41 north, range 12, east of the third principal meridian, in Cook County, Illinois.

Parcel ID Number: 0920418019

1542 N. White Des Plaines ("Property Address"):

of Cook

which currently has the address of [Street]

[Zip Code]

which current.

[Cirv], Illinois 60016

rected on the roperty. Along is TOGETHER WITH all the improvements now or hereafter rested on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the for going is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceary this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby conveved 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

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items

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