UNOFFICIAL COP 92223477

2003-02-18 15:01:00

Cook County Recorder

2A 50

SATISFACTION OF MORTGAGE

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

RECORDER

FUGENE "GENE" MOORE

MARKHAM OFFICE

0030223477

L#:18508516

The undersigned certifies that it is the present owner of a mortgage made by ESMERALDE VENEGAS & MIGUEL AYALA AND ADRIANA SANDOVAL & MARTIN SANDOVAL

to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

bearing the date 12/21 C1 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 0020309006 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, towit:

SEE EXHIBIT A ATTACHED

known-as:5818 -S-MELVINA-AVE-

CHICAGO, IL 60638

ELSA MCKILNIN

Notary Public, State of Anida My comm. expires No. 14, 2008 No. DD 165344 Bonded through

(800) 432-4254 Florida Notary Assn., Inc.

PIN# 19171270080000

dated 12/11/02

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC

By:

Chris Jones

Asst. Vice President

STATE OF FLORIDA

COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me on 12/11/02

by Chris Jones the Asst. Vice President

of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

on behalf of said CORPORATION.

Elsa McKinnon

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.

INDIAN IN THE NEW TOWN THE STREET OF 11997 AG

## **UNOFFICIAL COPY**

Property of Cook County Clerk's Office

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AP# 344961 #53

LN# 344961 #53

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 COOK

County, Illinois:

THE SOUTH 30 FEET OF THE NORTH 90 FEET OF LOT 2 IN BLOCK 11 IN FREDERICK H. BARTLETT'S GARFIELD RIDGE BEING A SUBDIVISION OF ALL THAT PART OF THE WEST 1/2 OF THE WEST 1/2 OF SECTION 17. TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN LYING NORTH OF THE INDIANA HARBOR BELT RAILROAD (EXCEPT THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF SAID SECTION 17) IN COOK COUNTY, ILLINOIS. P.I.N. #19-17-127-008

Parcel ID #:

which has the address of 5818 SOUTH MELVINA AVENUE

[Street]

CHICAGO

[City], Illinois

60638

[Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or hereafter a pan 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 understands and agrees that MERS holds or iv 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 require in Lender including, but not limited to, releasing or canceling this Security Instrument.

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 unencombered, 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 of ve ing real property.

Borrower and Lender covenant and agree as follows:

## UNIFORM COVENANTS.

- 1. Payment of Principal, Interest and Late Charge. Borrower shall pay when the 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 it 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 reats on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender and to payment 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.

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