

UNOFFICIAL COPY

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2003-03-13 12:05:28

Cook County Recorder

30.50



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Property of Cook County Clerk's Office

ABOVE SPACE FOR RECORDER'S USE ONLY

RELEASE OF MORTGAGE OR TRUST DEED BY CORPORATION

Doc ID #00086921042005N

KNOW ALL MEN BY THESE PRESENTS

That Countrywide Home Loans, Inc. (fka Countrywide Funding Corporation) of the County of Ventura and State of California for and in consideration of one dollar, and for other good and valuable considerations, the receipt whereof is hereby acknowledged, do hereby remise, release, convey and quit-claim unto:

Name(s).....:

MARK S. ABERMAN

ELAINE G ABERMAN

P.I.N. 06-24-112-042

Property

226 JUNIPER CIRCLE

Address.....:

BRA #2, IL 60107

heir, legal representatives and assigns, all the right, title interest, claim, or demand whatsoever it may have acquired in, through, or by a certain mortgage bearing the date 12/28/1995 and recorded in the Recorder's Office of Cook county, in the State of Illinois in Book N/A of Official Records Page N/A as Document Number 96193023, to the premises therein described as situated in the County of Cook, State of Illinois as follows, to wit:

SEE ATTACHED LEGAL DESCRIPTION.

together with all the appurtenances and privileges thereunto belong or appertaining.

WITNESS my hand this 15 day of August, 2002.

Countrywide Home Loans, Inc. (fka Countrywide
Funding Corporation)

Marieta Mkrtchyan
Assistant Secretary

2-4
PL3
m
B/W

STATE OF CALIFORNIA)

COUNTY OF VENTURA)

I, R. Taslagyan a notary public in and for the said County, in the state aforesaid, DO HEREBY CERTIFY that Marieta Mkrtchyan, personally known to me to be the same person whose name subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he signed, sealed and delivered the said instrument as a free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal, this 15 day of August, 2002.

R. Taslagyan
R. Taslagyan Notary public

Commission expires 05/05/2005

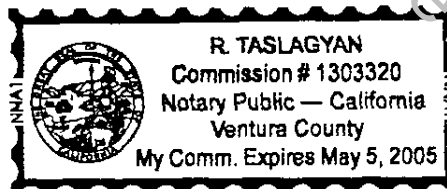
FOR THE PROTECTION OF THE OWNER, THIS RELEASE SHALL BE FILED WITH THE RECORDER OF DEEDS IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED.

Mail Recorded Satisfaction To:

MARK S. ABERMAN
226 JUNIPER CIR
STREAMWOOD IL 60107

Countrywide Home Loans, Inc Marieta Mkrtchyan
Prepared By: _____

CTC Real Estate Services
1800 Tapo Canyon Road, MSN SV2-88
Simi Valley, CA 93063



UNOFFICIAL COPY

AFTER RECORDING MAIL TO:

Old Kent Mortgage Company
Secondary Marketing Operations
Final Documentation
P. O. Box 204
Grand Rapids, MI 49501-0204

We certify that this is a true, correct and
accurate copy of the original instrument.

CHICAGO TITLE AND TRUST
BY [Signature]

IT IS HEREBY CERTIFIED THAT
THIS DOCUMENT IS A TRUE AND
CORRECT COPY OF THE ORIGINAL
COUNTRYWIDE FUNDING CORPORATION

X [Signature]
LOAN PROCESSING SUPERVISOR

LOAN NO. 0873926
Affiliate No.

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on December 28, 1995. The mortgagor is
MARK S. ABERMAN and ELAINE ABERMAN, HUSBAND AND WIFE

("Borrower").

This Security Instrument is given to MINNEAPOLIS FINANCIAL CENTER,

which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and whose address is
2001 KILLEBREW DRIVE #114, BLOOMINGTON, MN 55425

("Lender").

Borrower owes Lender the principal sum of Eighty Five Thousand Dollars and no/100

Dollars (U.S. \$ 85,000.00)

). This debt is
evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly
payments, with the full debt, if not paid earlier, due and payable on January 1, 2026. This Security
Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals,
extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7
to protect the security of this Security Instrument; and (c) 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
Lender the following described property located in Cook
County, Illinois:

THE EAST 50.00 FEET (EXCEPT THE NORTH 67.00 FEET THEREOF) OF LOT 4 IN BLOCK 3
IN STREAMWOOD GREEN UNIT TWO - AND BEING A SUBDIVISION OF PART OF THE EAST 1/2
OF THE NORTHWEST 1/4 OF SECTION 24, TOWNSHIP 41 NORTH, RANGE 9 EAST OF THE
THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

06-24-112-042

which has the address of

226 JUNIPER CIRCLE

STREAMWOOD

[Street]

[City]

Illinois 60107

("Property Address");

[Zip Code]

TOGETHER WITH all the improvements now or hereafter erected 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 foregoing is referred to in this Security Instrument as the "Property."

ILLINOIS-SINGLE FAMILY-FNMA/FHLMC UNIFORM INSTRUMENT
ISC/CMDTIL//0491/3014(9-90)-L

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FORM 3014 9/90

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Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

Lender receipts evidencing the payments.

amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of

Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the

4. Charges; Liens. Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

3. Application of Payments. Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable

sums secured by this Security Instrument.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the Property, shall apply any Funds held by Lender at the time of acquisition or sale as a credit against the

up the deficiency in no more than twelve monthly payments, at Lender's sole discretion. and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make

by Lender at any time is not sufficient to pay the Escrow items when due, Lender may so notify Borrower in writing. Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Funds are pledged as additional security for all sums secured by this Security Instrument.

Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the

required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be

independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an

escrow account, or verifying the Escrow items. Unless Lender pays Borrower interest on the Funds and applicable law pay the Escrow items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the

(including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentally, or entity

applicable law. basis of current data and reasonable estimates of expenditures of future Escrow items or otherwise in accordance with

and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the seq. ("RESPA"), unless, under law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect

under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. §2601 et exceeded the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account

premiums. These items are called "Escrow items." Lender may, at any time, collect and hold Funds in an amount not to Borrower to Lender in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance

yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d)

yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a)

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the

Note.

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due

UNIFORM COVENANTS. Borrower and Lender covenant and agree as

limited variations by jurisdiction to constitute a uniform security instrument covering real property.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with

encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any

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.