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6 92/0048 40 001 Page 1 of 2

2003-03-31 11:49:27

Cook County Recorder 26.50

RELEASE OF MORTGAGE  
OR TRUST DEED  
LOAN NO.: 0619178837

DRAFTED BY:  
Sylvia Zenkovich  
ABN AMRO MORTGAGE GROUP  
7159 Corklan Drive  
Jacksonville, FL 32258



After Recording Mail To:  
Ashok K Padharia  
Bhavani Padharia  
616 Westgate Ter  
Streamwood, IL 60107

In consideration of the payment and full satisfaction of the debt secured by the Mortgage executed by ASKOK K. PADHARIA AND BHAVANI PADHARIA, MARRIED, HUSBAND AND WIFE as Mortgagor, and recorded on 12/10/2001 \$49.50 as document number 0011163559 in the Recorder's Office of COOK County, held by HERITAGE BANK OF SCHAUMBURG, as mortgagee the undersigned hereby releases said mortgage which formerly encumbered the described real property to wit:

Legal description enclosed herewith

Commonly known as 616 Westgate Terr Streamwood IL 60107

PIN Number 06243080390000  
PIN Number

The undersigned hereby warrants that it has full right and authority to release said mortgage as successor in interest to the original mortgagee.

Dated January 31, 2003  
ABN-AMRO Mortgage Group, Inc.

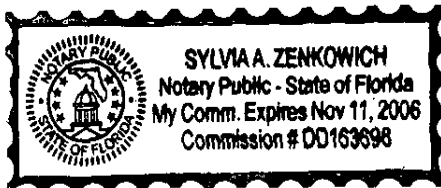
By *[Signature]*  
POLLY MC DONAGH  
Loan Servicing Officer

STATE OF Florida ) SS  
COUNTY OF Duval )

The foregoing instrument was acknowledged before me on January 31, 2003 by POLLY MC DONAGH, Loan Servicing Officer the foregoing Officer of ABN-AMRO Mortgage Group, Inc. on behalf of said Bank.

*[Signature]*  
Notary Public

LR663 005 PIN



*[Handwritten initials]*

0619178837

(P) "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 Lender and Lender's successors and assigns, the following described property located in the

COUNTY [Type of Recording Jurisdiction] of COOK [Name of Recording Jurisdiction]

LOT 2175 IN WOODLAND HEIGHTS UNIT 5 BEING A SUBDIVISION IN SECTION 23, 24 AND 25, TOWNSHIP 41 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED IN THE RECORDER'S OFFICE ON MARCH 8, 1963 AS DOCUMENT NUMBER 18737474, IN COOK COUNTY, ILLINOIS.

0030433722 Page 2 of 2

Parcel ID Number: 06-24-308-039-0000 which currently has the address of 616 WESTGATE TERRACE [Street] STREAMWOOD [City], Illinois 60107 [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 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.

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 pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. 619178837

[Handwritten initials]