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6222/0048 54 001 Page 1 of 2  
2003-04-01 10:58:29  
Cook County Recorder 26.50

**SATISFACTION OF MORTGAGE**

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

L#:1913060423



The undersigned certifies that it is the present owner of a mortgage made by **MICHAEL C. MORETTI AND KATHY N. MORETTI** to **UNION FEDERAL SAVINGS BANK OF INDIANAPOLIS** bearing the date 08/14/96 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 96650071. 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: 2554 N ERIE ST RIVER GROVE, IL 60171  
PIN# 12-26-416-022-0000  
dated 03/15/03  
CHASE MANHATTAN MORTGAGE CORPORATION

By: Mike Hoy Vice President

STATE OF FLORIDA COUNTY OF PINELLAS  
The foregoing instrument was acknowledged before me on 03/15/03 by Mike Hoy the Vice President of CHASE MANHATTAN MORTGAGE CORPORATION on behalf of said CORPORATION.



Milagros Martinez  
Notary Public, State of Florida  
My Commission Expires Dec. 16, 2006  
# DD17222A  
Bonded thru Aug 11  
Florida Notary Association, Inc.

Milagros Martinez Notary Public/Commission expires: 12/16/2006  
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.

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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:

The land referred to in this policy is described as follows: The South forty (40) feet of the North eighty (80) feet of Lot twenty-two (22) in Block four (4) in Volk Brothers Chicago Home Gardens, being a Subdivision of that part of the East half (1/2) of the South East quarter (1/4) of Section 26, Township 40 North, Range 12, East of the Third Principal Meridian, lying South of Grand Avenue, in Cook County, Illinois.

12-26-416-022-0000

which has the address of 2554 Erie Street, River Grove [Street, City], Illinois 60171 [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.

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.

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