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Doc#: 0326132157  
Eugene "Gene" Moore Fee: \$28.00  
Cook County Recorder of Deeds  
Date: 09/18/2003 02:18 PM Pg: 1 of 3

**Satisfaction of Mortgage**

4780874

WHEREAS the indebtedness secured by the mortgage described below has been fully paid and satisfied. **Charter One Bank, N.A. formerly Charter One Bank F.S.B., (successor in interest by mergers shown below) , 1215 Superior Avenue, Cleveland, Ohio 44114**, owner and holder of the debt hereby certifies that the lien of said mortgage is forever discharged and satisfied.

Loan Number: 9975155249  
Original Mortgagor: VINCENZO P. MANZELLA A NEVER MARRIED PERSON  
Mailing Address: 1220 GREENWOOD RD, GLENVIEW, IL 60025-2501  
Date & Amount of Mortgage: 7/11/98 Amount: \$11,750.00 Recorded in: COOK County State of Illinois in Document No. 98603088  
Date of Recording: 7/14/98  
Legal: SEE ATTACHED

PIN # 09-10-401-100-1429 Property Address: SAME

NOW THEREFORE, the Recorder of Clerk of said County is hereby instructed to record this instrument and to cancel, release, and discharge the mortgage of records dated this 11TH day of **SEPTEMBER, 2003**.

**Charter One Bank, N.A. formerly Charter One Bank, F.S.B., successor in interest to: St. Paul Federal Bank for Savings Mont Clare Savings & Loan, Hamilton Savings & Loan, Hanover Wayne Savings & Loan, Blue Island Federal Savings & Loan, Tri City Federal Savings & Loan Association of Lombard fka Tri City Savings & Loan, Elm Financial Services Inc./Elmhurst Federal Savings Bank, Beverly Bancorporation Inc. / Beverly National Bank, Liberty Federal Bank, Hinsdale Federal Bank for Savings, Southwest Federal Savings and Loan and Manor Federal Savings and Loan Association, Advance Bank fna Advance Bancorp, South Chicago Bank, Homewood Federal Savings & Loan Association, Public Federal Savings & Loan Association, Concordia Federal Savings & Loan kna Advance Bank F.S.B & renamed Advance Bank S.B.**

OFFICERS OF CHARTER ONE BANK, N.A. FORMERLY CHARTER ONE BANK F.S.B.

Michelle Waliszewski, Authorized Signer

Cynthia Edwards, Assistant Secretary

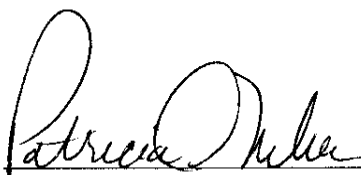
Mail To: Box # 352

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## UNIFORM FORM CERTIFICATE OF ACKNOWLEDGEMENT

State of Ohio            )  
                                  )  
County of Cuyahoga    )

On the 11TH day of SEPTEMBER in the year 2003 before me, the undersigned personally appeared Michelle Waliszewski, as Authorized Signer & Cynthia Edwards, Assistant Secretary, personally known to me or proved to me on the basis of satisfactory evidence to be the individuals whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their capacities, that by their signatures on the instrument, the individuals, or the person upon behalf of which the individuals acted, executed the instrument, and that the individuals made such appearance before the undersigned in the City of Cleveland, Ohio.

  
Notary Public



PATRICIA I. TREBEC  
Notary Public, State of Ohio  
My Commission Expires August 5, 2008

Prepared by & return to: LaKeya Smith.-W- 3<sup>rd</sup> Floor Consumer Lending  
Charter One Bank, N.A. formerly Charter One Bank, F.S.B.  
P.O. Box 94711  
Cleveland, OH 44101

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1778-07-14 10:15:14

Cook County Recorder

07.00

REI TITLE SERVICES # 101767

0174755074

## HOME EQUITY LOAN PROGRAM MORTGAGE

THIS MORTGAGE ("Mortgage") is given on this 11th day of July, 1998 between the mortgagor Vincenzo P. Manzella a never married person

(hereinafter "Borrower") and the Mortgagee, LIBERTY FEDERAL BANK, a corporation organized and existing under the laws of the United States, whose address is Grant Square, P.O. Box 386, Hinsdale, Illinois 60521 (hereinafter called "Lender").

Borrower is indebted to lender pursuant to a Home Equity Loan Program Account Note (hereinafter "Note") of even date hereof, additionally secured, if appropriate, by a Security Agreement and Collateral Assignment of Beneficial interest in the land trust holding title to the property, in the principal of (\$ 11,750.00)

Eleven Thousand Seven Hundred Fifty Dollars & No/Cents

(Borrower's "credit limit") or so much of such principal as may be advanced and outstanding with FINANCE CHARGE thereon, providing for monthly installment payments of principal and FINANCE CHARGE, optional credit life and/or disability insurance premiums, and miscellaneous fees and charges for seven (7) years from the date hereof. The full debt, if not paid earlier, is due and payable on August 15, 2005

This Mortgage secures to Lender:

- The repayment of the debt evidenced by the Note and future advances made pursuant to the Note to the same extent as if such future advances were made on the date hereof and regardless of whether or not any advance has been made as of the date of this Mortgage or whether there is outstanding indebtedness at the time of any future advances; interest in accordance with the terms of the Note, and all renewals, extensions and modifications;
- The payment of all other sums, with interest, advanced under paragraph 1 to protect the security of this Mortgage; and
- The performance of Borrower's covenant and agreements under this Mortgage 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.

Permanent Real Estate Index Number: 09-10-401-100-1429

Legal Description: UNIT #9731-5C TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN TERRACE SQUARE CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT #25132652 IN THE W 1/2 OF THE SE 1/4 OF SECTION 10, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

which has the address of 9731 N Foxglen Drive Unit #9731-5C Niles, Illinois, 60714 ("Property Address"); Together with all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights, and water stock and all fixtures now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by this Mortgage; and all of the foregoing together with this said Property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to 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 Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Borrower acknowledges that this Mortgage secures a note that contains provisions allowing for changes in interest rate, and that Lender may prior to the maturity of the Note and Agreement reduce the available line of credit and/or require repayment of the total balance outstanding under the Agreement.