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Doc#: 0326639145
Eugene "Gene" Moore Fee: \$28.00
Cook County Recorder of Deeds
Date: 09/23/2003 03:15 PM Pg: 1 of 3

Satisfaction of Mortgage

479 7017

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: 9920783646
Original Mortgagor: BRIAN D. CARRAGHER & VIRGINIA CARRAGHER
Mailing Address: 10450 CAPISTRAND LANE, ORLAND PARK, IL 60462
Date & Amount of Mortgage: 9/26/01 Amount: \$234,700.00 Recorded in: COOK County State of Illinois in
Document No. 0010956313
Date of Recording: 10/15/01
Legal: SEE ATTACHED

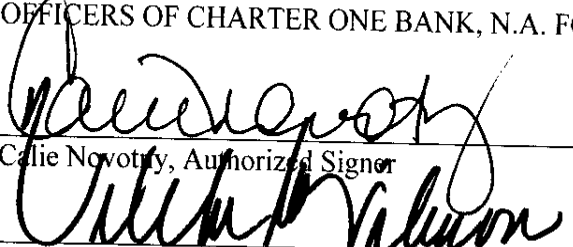
PIN # 27-29-403-002,003,004,005

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 **12TH** day of **SEPTEMBER, 2003**.

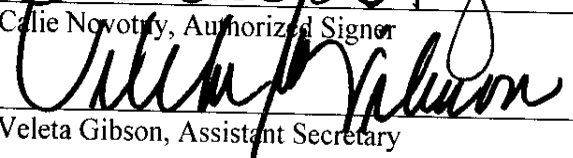
Charter One Bank, N.A. formerly Charter One Bank, F.S.B., successor in interest to: St. Paul Federal Bank for Savings Mont Clare Savings & Loan, Hamilton Savings & Loan, Hanover Wayne Savings & Loan, Blue Island Federal Savings & Loan, Tri City Federal Savings & Loan Association of Lombard aka Tri City 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 aka Advance Bank F.S.B & renamed Advance Bank S.B.

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



Calie Novotny, Authorized Signor

Mail To: Box # 352



Veleta Gibson, Assistant Secretary

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UNIFORM FORM CERTIFICATE OF ACKNOWLEDGEMENT

State of Ohio)
County of Cuyahoga)

On the 12TH day of SEPTEMBER in the year 2003 before me, the undersigned personally appeared Calie Novotny, as Authorized Signer & Veleta Gibson, 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- 3rd 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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Payment date every month
Payment Date the 3rd day
of every month

CREDIT LINE AGREEMENT

GENERALLY: This is an agreement about your home equity line of credit. Many of the terms we use in this agreement have special meanings.

HOW YOU REPAY YOUR LOANS: On or before each payment date, you agree to make a minimum payment. The minimum payment is the

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8306/0256 07 001 Page 1 of 6
2001-10-15 12:59:41
Cook County Recorder 31 00



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This document was prepared by:
ANNE WHALEN
1804 N. NAPER BLVD.
NAPERVILLE, IL 60563

When recorded, please return to:
JEFF MARSHALL
1804 N. NAPER BLVD.
NAPERVILLE, IL 60563

99 20783646

State of Illinois

Space Above This Line For Recording Data

MORTGAGE

(With Future Advance Clause)

1. DATE AND PARTIES. The date of this Mortgage (Security Instrument) is September 28, 2001 and the parties, their addresses and tax identification numbers, if required, are as follows:

MORTGAGOR:

BRIAN D CARRAGHER and
VIRGINIA CARRAGHER Husband and Wife
10450 CAPISTRANO LN
ORLAND PARK, Illinois 60462

LENDER: CHARTER ONE BANK, F.S.B.

1215 SUPERIOR AVENUE
CLEVELAND, OH 44114

2. CONVEYANCE. For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, sells, conveys, mortgages and warrants to Lender the following described property:

LOT 25 IN SWALLOW RIDGE, BEING A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 (EXCEPT THE NORTH 1/2 OF THE NORTH 1/2 THEREOF) AND EXCEPT THE SOUTH 10 ACRES THEREOF) IN SECTION 29, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. PARCEL NO. 27-29-403-002,003,004,005

The property is located in Cook (County) at 10450 CAPISTRANO LN (Address) ORLAND PARK (City), Illinois 60462 (ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

3. SECURED DEBT AND FUTURE ADVANCES. The term "Secured Debt" is defined as follows:
A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(s) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions. (When referencing the debts below it is suggested that you include items such as borrowers' names, note amounts, interest rates, maturity dates, etc.)