

# UNOFFICIAL COPY

## SATISFACTION OF MORTGAGE



0327315063

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

Doc#: 0327315063  
Eugene "Gene" Moore Fee: \$26.50  
Cook County Recorder of Deeds  
Date: 09/30/2003 12:00 PM Pg: 1 of 2

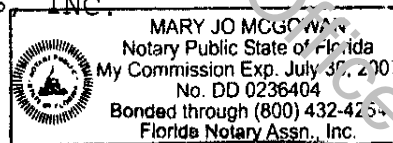
L#:1975084544

The undersigned certifies that it is the present owner of a mortgage made by **HILDA RAMIREZ AND GUILLERMO ZAMORA** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC** bearing the date 10/27/00 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 00861980. 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:

LEGAL DESCRIPTION ON DOCUMENT  
known as: 208 SOUTH LAVERGNE AVENUE NORTH LAKE, IL 60164  
PIN# 15-06-215-018-0000, 15-06-214-019-0000  
dated 09/03/03  
**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**

By: Elsa McKinnon Vice President

STATE OF FLORIDA COUNTY OF PINELLAS  
The foregoing instrument was acknowledged before me on 09/03/03 by Elsa McKinnon the Vice President of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** on behalf of said CORPORATION.



Mary Jo McGowan Notary Public/Commission expires: 07/30/2007  
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.

CHAS5 UU 54462 CK X

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LOTS 5 AND 6 IN BLOCK 16 IN H. O. STONE'S NORTHLAKE ADDITION, BEING A SUBDIVISION OF ALL THAT PART OF THE NORTHEAST 1/4 OF SECTION 6, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING NORTH OF WHAT IS COMMONLY KNOWN AS LAKE STREET IN THE TOWN OF PROVISO (EXCEPTING THAT PART LYING ALONG THE WEST LINE OF SAID PREMISES CONVEYED TO THE CHICAGO AND NORTHWESTERN RAILWAY), IN COOK COUNTY, ILLINOIS.

PIN #15-06-214-018-0000, 15-06-214-019-0000

Parcel ID #:

which has the address of

208 SOUTH LAVERGNE AVENUE, NORTHLAKE

Illinois

60164

[Street]

("Property Address");

[City]

[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." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument; but, if necessary to comply with law or custom, MERS, (as nominee for Lender and Lender's successors and assigns), has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing or canceling this Security Instrument.

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 and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. **Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. § 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an