

UNOFFICIAL COPY



Doc#: 0329348163
Eugene "Gene" Moore Fee: \$30.50
Cook County Recorder of Deeds
Date: 10/20/2003 02:06 PM Pg: 1 of 4

RELEASE OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, That the undersigned National City Bank of the County of Cuyahoga, State of Ohio

The party secured in and by a Certain Mortgage executed by **BELINDA VENTRESCA AND WAYNE A. VENTRESCA**, Dated **9-23-2002**, and Recorded in the office of the Recorder of the County of **COOK** in the State of Illinois In Book of Mortgages, Page, or Micro Film Number **0021038852**, do hereby acknowledge receipt of full

payment and satisfaction of the moneys secured in and by said document, and in consideration thereby **FOREVER** release and discharge the same, and quit claim all right and interest to and in the premises therein described or conveyed, for a description whereof reference may be had to said document or said record thereof.

FOR THE PROTECTION OF THE OWNER, THIS RELEASE SHALL BE FILED WITH THE RECORDER OF DEEDS IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED.

IN WITNESS WHEREOF, I have hereunto set my hand and seal of this 10-3-2003.

MICHAEL KRAWICK, Consumer Lending Officer

4

4489 2986 0800 2244

UNOFFICIAL COPY

1800/0015 44 001 Page 1 of 5
2002-09-23 09:27:21
Cook County Recorder 34.00
4489 2986 0800 2244



This document was prepared by:
JEANNIE LUNA,
National City Bank
115 EAST WASHINGTON STREET
BLOOMINGTON IL 61701

When recorded, please return to:
NCB, CLS BRECKSVILLE
LOCS, LOCATOR 7116
P.O. BOX 5570
CLEVELAND, OH 44101

State of Illinois

Space Above This Line For Recording Data

MORTGAGE

(With Future Advance Clause)

September 9, 2002

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

MORTGAGOR: **BELINDA VENTRESCA and WAYNE A. VENTRESCA, HUSBAND AND WIFE**
721 W ELM ST, PARK RIDGE, Illinois, 60068

WV
BV

LENDER: National City Bank

BOX 158

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:

THE WEST HALF OF LOT 10 IN PENNY AND MESCHAMS SUBDIVISION OF BLOCK 8 (EXCEPT THE NORTH 20.56 ACRES) IN PENNY AND MESCHAMS SUBDIVISION OF THE SOUTHEAST QUARTER OF SECTION 26, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN # 09-26-415-003
The property is located in at
721 W ELM ST (County) PARK RIDGE Illinois 60068
(Address) (City) (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. (You must specifically identify the debt(s) secured and include the final maturity date of such debt(s))

Maturity Date: September 2012

WV BV (Page 1 of 6)

6

UNOFFICIAL COPY

1021038852

[Handwritten Signature]
(page 2 of 6)

Lender or Lender's agents may, at Lender's option, enter the Property at any reasonable time for the purpose of inspecting the Property. Lender shall give Mortgagee notice at the time of or before an inspection specifying a reasonable purpose for the inspection. Any inspection of the Property shall be entirely for Lender's benefit and Mortgagee will in no way rely on Lender's inspection.

Property Condition, Alterations and Inspection. Mortgagee will keep the Property in good condition and make all repairs that are reasonably necessary. Mortgagee shall not commit or allow any waste, impairment, or deterioration of the Property. Mortgagee agrees that the nature of the occupancy and use will not substantially change without Lender's prior written consent. Mortgagee will not permit any change in any license, restrictive covenant or easement without Lender's prior written consent. Mortgagee will notify Lender of all demands, proceedings, claims and actions against Mortgagee, and of any loss or damage to the Property.

Claims Against Title. Mortgagee will pay all taxes, assessments, liens, encumbrances, lease payments, ground rents, utilities, and other charges relating to the Property when due. Lender may require Mortgagee to provide to Lender copies of all notices that such amounts are due and the receipts evidencing Mortgagee's payment. Mortgagee will defend title to the Property against any claims that would impair the lien of this Security Instrument. Mortgagee agrees to assign to Lender, as requested by Lender, any rights, claims or defenses Mortgagee may have against parties who supply labor or materials to maintain or improve the Property.

Prior Security Interests. With regard to any other mortgage, deed of trust, security agreement or other lien document that created a prior security interest or encumbrance on the Property, Mortgagee agrees to make all payments when due and to perform or comply with all covenants. Mortgagee also agrees not to allow any modification or extension of, nor to request any future advances under any note or agreement secured by the lien document without Lender's prior written approval.

Payments. Mortgagee agrees that all payments under the Secured Debt will be paid when due and in accordance with the terms of the Secured Debt and this Security Instrument.

does not waive Lender's right to later consider the event a breach if it happens again.

Secured Debt and this Security Instrument. If Mortgagee breaches any covenant in this section, Lender may refuse to make additional extensions of credit and reduce the credit limit. By not exercising either remedy on Mortgagee's breach, Lender

In the event that Lender fails to provide any necessary notice of the right of rescission with respect to any additional indebtedness secured under paragraph B of this Section, Lender waives any subsequent security interest in the Mortgagee's principal dwelling that is created by this Security Instrument (but does not waive the security interest for the debts referenced in paragraph A of this Section).

D. All additional sums advanced and expenses incurred by Lender for insuring, preserving or otherwise protecting the Property and its value and any other sums advanced and expenses incurred by Lender under the terms of this Security Instrument.

C. All other obligations Mortgagee owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Mortgagee and Lender.

B. All future advances from Lender to Mortgagee or other future obligations of Mortgagee to Lender under any promissory note, contract, guaranty, or other evidence of debt executed by Mortgagee in favor of Lender executed after this Security Instrument whether or not this Security Instrument is specifically referenced. If more than one person signs this Security Instrument, each Mortgagee agrees that this Security Instrument will secure all future advances and future obligations that are given to or incurred by any one or more Mortgagee, or any one or more Mortgagee and others. All future advances and other future obligations are secured by this Security Instrument even though all or part may not yet be advanced. All future advances and other future obligations are secured as if made on the date of this Security Instrument. Nothing in this Security Instrument shall constitute a commitment to make additional or future loans or advances in any amount. Any such commitment must be agreed to in a separate writing.

C. All other obligations Mortgagee owes to Lender, which may later arise, to the extent not prohibited by law, including, but not limited to, liabilities for overdrafts relating to any deposit account agreement between Mortgagee and Lender.

UNOFFICIAL COPY

RELEASE OF MORTGAGE

**STATE OF OHIO
CUYAHOGA COUNTY**

I, the undersigned, a Notary Public in and said County and State aforesaid, DO HEREBY CERTIFY, That MICHAEL KRAWICK and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, as having executed the same, appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as a free and voluntary act for the uses and purposes therein.



HEIDI D. KILBANE, Notary Public
State of Ohio, Cuyahoga County
My Commission Expires Sept. 23, 2006

Heidi D. Kilbane

NOTARY PUBLIC-CUYAHOGA COUNTY, OHIO
MY COMMISSION EXPIRES:

This instrument prepared by:
MICHAEL A. SIKUT

Address:
National City Bank
PO Box 5570
Cleveland, Ohio 44141

Return this document to:
BELINDA VENTRESCA AND WAYNE A. VENTRESCA
721 W. ELM ST
PARK RIDGE, IL
60068

Property of Cook County Clerk's Office