

UNOFFICIAL COPY

SATISFACTION OF MORTGAGE

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

L#:0712604



Doc#: 0330822067
Eugene "Gene" Moore Fee: \$26.50
Cook County Recorder of Deeds
Date: 11/04/2003 12:32 PM Pg: 1 of 2

The undersigned certifies that it is the present owner of a mortgage made by **CHRIS MONTGOMERY** to **HORIZON HOME MORTGAGE INC** bearing the date 12/11/01 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 0020266099 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:

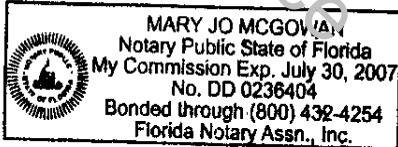
SEE EXHIBIT 'A' ATTACHED
known as:654 W 144TH STREET RIVERDALE, IL 60827
PIN# 29-05-411-043-0000

dated 10/25/03

NATIONAL CITY MORTGAGE CO. dba ACCUBANC MORTGAGE, A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF THE STATE OF OHIO

By: Steve Rogers Vice President

STATE OF FLORIDA COUNTY OF PINELLAS
The foregoing instrument was acknowledged before me on 10/25/03 by Steve Rogers the Vice President of NATIONAL CITY MORTGAGE CO. 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.

UNOFFICIAL COPY

LOT 2(EXCEPT THE EAST 7 FT) ALL OF LOT 3 IN BLOCK 27 IN IVANHOE BEING BRANIGAR BROTHERS SUBDIVISION OF PART OF THE EAST 1/2 OF SECTION 5 TOWNSHIP 36 NORTH RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN AND PART OF THE SOUTHWEST 2/4 OF SECTION 4 TOWNSHIP 36 NORTH RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS

PIN: 29-05-41-043 ^{ad}

which has the address of 654 WEST 144TH STREET,

Illinois

60827
[Zip Code]

[Street]

RIVERDALE,
[City]
("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.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

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. § 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.

bbuycuc