

UNOFFICIAL COPY

RECORDING REQUESTED BY:
Provident Funding Associates, L.P.
1235 N. Dutton Avenue, Suite E
Santa Rosa, CA 95401

When Recorded Mail to:
GRISELDA SANTACRUZ-COLLET
1020 SOUTH EUCLID AVENUE
OAK PARK, IL 60304



Doc#: 0400908071
Eugene "Gene" Moore Fee: \$26.50
Cook County Recorder of Deeds
Date: 01/09/2004 11:31 AM Pg: 1 of 2

SATISFACTION OF MORTGAGE

Re: Loan # 112010395

APN/PIN # 16-18-408-008

PROPERTY: 1020 SOUTH EUCLID AVENUE, OAK PARK, IL 60304

The undersigned Mortgage Electronic Registration Systems, Inc., by and through its Assistant Secretary below, hereby certifies that it is the owner of the indebtedness secured by the hereafter described mortgage and that the debt or other obligation in the aggregate principal amount of \$194,000.00 secured by the mortgage dated 01/14/2002 and executed by GRISELDA SANTACRUZ-COLLET, AND PASCAL COLLET, Grantor, to Mortgage Electronic Registration Systems, Inc., beneficiary, recorded on 02/15/2002 as Instrument No. 0020188055 in Book _____, Page _____, in COOK County, ILLINOIS was satisfied on or before 09/08/2003. The undersigned hereby requests that this Satisfaction of Mortgage be recorded in the COOK County and the above-referenced mortgage be cancelled to record.

Dated: 09/08/2003

Mortgage Electronic Registration Systems, Inc.

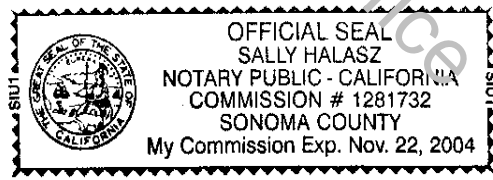
Name: **Casey Williams**
Title: **Assistant Secretary**

STATE OF CALIFORNIA }
COUNTY OF SONOMA } ss.

On 09/08/2003 before me Sally Halasz, Notary Public, personally appeared Casey Williams, personally known to me to be the person whose name is subscribed to this instrument, and acknowledged to me that he/she executed the same in his/her authorized capacity as Assistant Secretary on behalf of Mortgage Electronic Registration Systems, Inc., and that by his/her signature on this instrument Mortgage Electronic Registration Systems, Inc., executed this instrument.

WITNESS my hand and official seal this day.

Sally Halasz, California Notary Public
My commission expires 11/22/2004



Prepared by: Provident Funding Associates, L.P., 1235 N. Dutton Avenue, Suite E, Santa Rosa, CA 95401 A. Lopez _____

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0020188055

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- Adjustable Rate Rider
- Condominium Rider
- Second Home Rider
- Balloon Rider
- Planned Unit Development Rider
- Biweekly Payment Rider
- 1-4 Family Rider
- Other(s) [specify]

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) any representations of, or omissions as to, the value and/or condition of the Property.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500) as they might be amended from time to time, or any additional or successor legislation or regulation that governs or governs on the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(Q) "Successor in Interest of Borrower" means any party who has taken title to the Property, whether or not that party has assumed Borrower's obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS the following described property located in the _____ COUNTY

of **COOK**
(Name of Recording Jurisdiction)

(Type of Recording Jurisdiction)

LOT 38 (EXCEPT THE SOUTH 5 FEET THEREOF) AND THE SOUTH 10 FEET OF LOT 39 IN BLOCK 4 IN THE SUBDIVISION OF BLOCKS 3 AND 4 IN SWIGART'S SUBDIVISION OF LOT 5 AND THE WEST 33 FEET OF LOT 6 IN THE SUBDIVISION OF SECTION 18, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

16-18-408-008-0000