

# UNOFFICIAL COPY



DISCHARGE OF MORTGAGE

CC LN. 0007550882

Doc#: 0401239026  
Eugene "Gene" Moore Fee: \$26.50  
Cook County Recorder of Deeds  
Date: 01/12/2004 10:51 AM Pg: 1 of 2

KNOW ALL MEN BY  
THESE PRESENTS,  
That MORTGAGE  
ELECTRONIC  
REGISTRATION  
SYSTEMS, INC.  
("MERS"),

whose address is  
PO Box 2026, Flint,  
MI 48501-2026,

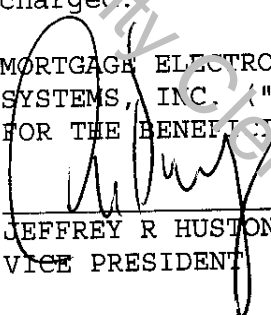
does hereby certify that a certain Indenture Mortgage  
dated 10/08/02 made and executed by  
Ann M. Clements and #  
of the first part, to CHEVY CHASE BANK, F.S.B.  
of the second part and recorded in the Register's Office  
for the County of COOK, State of Illinois,  
in Book , Page , as Document No. 0021420872  
on 12/23/02, and described as follows:

SEE ATTACHED LEGAL DESCRIPTION

is fully paid, satisfied and discharged.  
Dated this December 17, 2003

Signed in the presence of:

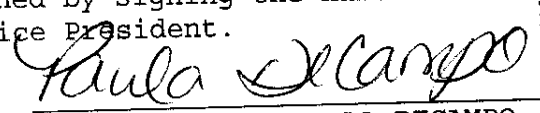
  
DORIS M RAFFO  
ASSISTANT VICE PRESIDENT

  
MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC. ("MERS") AS NOMINEE  
FOR THE BENEFICIAL OWNER

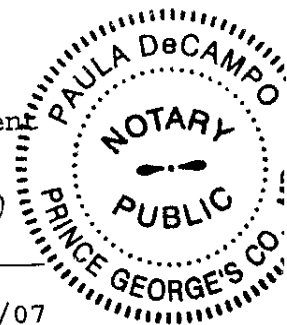
JEFFREY R HUSTON  
VICE PRESIDENT

STATE OF MARYLAND  
COUNTY OF PRINCE GEORGES

On December 17, 2003, before me, the undersigned, personally  
appeared JEFFREY R HUSTON, who acknowledged him/herself to be  
the VICE PRESIDENT of "MERS", a Delaware corporation,  
and being authorized to do so, executed the foregoing instrument  
for the purposes therein contained by signing the name of the  
corporation by him/herself as Vice President.

  
Notary Public: PAULA DECAMPO  
My Commission Expires: 03/17/07

Prepared by:  
Chevy Chase Bank, F.S.B.  
Attn: Loan Servicing/Release Dept.  
6151 Chevy Chase Drive  
Laurel, MD 20707  
MR016/RAM



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21420872

(Q) "Successor in Interest of Borrower" means any party that 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 [Type of Recording Jurisdiction]  
Cook [Name of Recording Jurisdiction]  
of

LOT 7 IN BLOCK 3, IN HENRY HARM'S SUBDIVISION OF PART LYING EAST OF CENTER LINE OF NORTH OAKLEY AVENUE OF LOT 3, IN BLOCK 1, IN W.B. OGDEN'S SUBDIVISION OF THE SOUTHWEST QUARTER OF SECTION 18, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

SUBJECT TO COVENANTS OF RECORD.

Parcel ID Number: 14-18-310-036  
4216 NORTH BELL AVENUE  
CHICAGO

which currently has the address of  
[Street]  
[City], Illinois 60618-2904 [Zip Code]

("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 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 and 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, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items

Initials: Amc

Form 3014 1/01