

Document Prepared by: ILMRS-D-4 1/29/02
Carla Froehlich
When recorded return to:
US Bank Home Mortgage
P.O. Box 20005
Owensboro, KY 42301
Release Department
Loan #: 6003077740
Investor Loan #: 8475556
Pool #:
PIN/Tax ID #: 31264170190000
Property Address:
416 WINNEMAC ST
PARK FOREST, IL 60466-1322



Doc#: 0402649267
Eugene "Gene" Moore Fee: \$26.50
Cook County Recorder of Deeds
Date: 01/28/2004 12:04 PM Pg: 1 of 2

MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE

IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgage described below, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, AS NOMINEE FOR US BANK, NA SUCCESSOR BY MERGER TO FIRSTAR BANK, NA**, , whose address is **4801 FREDERICA STREET, OWENSBORO, KY 42301**, being the present legal owner of said indebtedness and thereby entitled and authorized to receive said payment, does hereby release, satisfy, and discharge the lien, force, and effect of said Mortgage.

Original Mortgagor(s): , **ANTHONY CHEESEBOUROGH, A SINGLE MAN**
Original Mortgagee: **HOME LOAN MORTGAGE CORP**

Loan Amount: \$ **94,418.00** Date of Mortgage: **09/11/2001**
Date Recorded: **09/25/2001** Liber/Cabinet:

Document #: **0010891711**

Page/Drawer:

Legal Description: **SEE PAGE 2**

and recorded in the records of **COOK** County, State of Illinois and more particularly described on said Mortgage referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of **01/02/2004**.

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, AS
NOMINEE FOR US BANK, NA SUCCESSOR BY MERGER TO FIRSTAR
BANK, NA**

Mary Ann Greenwell
Assistant Secretary

Kelly Hillard
Assistant Secretary

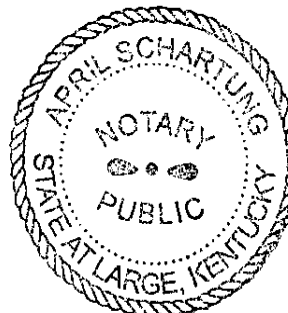
State of **KY** County of **DAVISS**

On this date of **01/02/2004**, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named **Kelly Hillard and Mary Ann Greenwell**, known to me (or identified to me on the basis of satisfactory evidence) that they are the **Assistant Secretary and Assistant Secretary** respectively of **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC, AS NOMINEE FOR US BANK, NA SUCCESSOR BY MERGER TO FIRSTAR BANK, NA**, , and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: **April Schartung**
My Commission Expires: **05/05/2007**

MIN #: 10006640000032285 VRU Tel. #: 888/679-MERS



UNOFFICIAL COPY

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 COOK County, Illinois:

LOT 25 IN BLOCK 20 IN VILLAGE OF PARK FOREST FIRST ADDITION TO WESTWOOD, A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 26, LYING SOUTH OF COMMONWEALTH EDISON COMPANY RIGHT OF WAY (PUBLIC SERVICE COMPANY OF NORTHERN ILLINOIS) AND THE SOUTHEAST 1/4 OF SECTION 26 LYING SOUTH OF ELGIN, JOLIET AND EASTERN RAILROAD RIGHT OF WAY, ALSO PART OF SECTION 25 SOUTH OF ELGIN, JOLIET AND EASTERN RAILROAD RIGHT OF WAY OF TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JULY 1, 1955 AS DOCUMENT NO. 16288372, IN COOK COUNTY ILLINOIS.

Parcel ID #: 31-26-417-010-0000

which has the address of 416 WINNEMAC STREET
PARK FOREST

[City], Illinois

60466 [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 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.

Borrower and Lender covenant and agree as follows:

UNIFORM COVENANTS.

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. Section 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.

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