UNOFFICIAL CC

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

When Recorded Mail to: PEARL M GROGAN 2615 WEST FITCH AVENUE UNIT 1A CHICAGO, IL 60645



Doc#: 0404250140

Eugene "Gene" Moore Fee: \$26.50 Cook County Recorder of Deeds Date: 02/11/2004 08:19 AM Pg: 1 of 2

SATISFACTION OF MORTGAGE

Re: Loan # 4312110100

APN/PIN # 10-36-205-058-1001

PROPERTY: 2615 V/EST FITCH AVENUE, UNIT 1A, CHICAGO, IL 60645

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 \$120,000.00 secured by the mortgage dated 11/05/2002 and executed by PEARL M GROGAN, AN UNMARRIED WOMAN, Grantor, to Mortgage Electron c Registration Systems, Inc., beneficiary, recorded on , Page , in COOK County, 12/02/2002 as Instrument No. 0021324602 in Book ILLINOIS was satisfied on or before 08/04/2003. 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: 08/04/2003

Mortgage Electronic Registration Systems, Inc.

SUSAN TAMBOURY Comm. # 1382349 IRY PUBLIC - CALIFORNIA Sonoma County y Comm. Expires Oct. 29, 2006

er Williams Name:

Assistant Secretary

STATE OF CALIFORNIA COUNTY OF SONOMA

On 08/04/2003 before me Susan Tamboury, 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 Mortgaor, Electronic Registration Systems, Inc., and that by his/her signature on this instrument Mortgage Electron'c Flegistration Systems, Inc., executed this instrument.

WITNESS my hand and official seal this day.

Susan Tamboury, California Notary Public

My commission expires 10/29/2006

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

0404250140 Page: 2 of 2

UNOFFICIAL COP

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

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction] UNIT 2615-1 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN FITCH PARK CONDOMINIUM AS DELINEATED AND DEFINED IN THE DECLARATION FILED AS DOCUMENT LR 3267073 IN THE NORTHEACT 1/4 OF SECTION 36, TOWNSHIP 41 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS A.P.N. # 10-36-205-058-1001

which currently has the address of 2615 WEST FITCH AVENUE UNIT 1A

[Street]

CHICAGO

Illinois

60645

("Property Address"):

[City]

[Zip Code]

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 1058 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 seised 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 ril claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and nor 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 pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender

ILLINOIS--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS Page 3 of 13 Form 3014 1/01

DocMagic CForms 800-649-1362 www.docmagic.com