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



When Recorded Mail to:
CRAIG SILVERMAN
1307 MONROE
RIVER FOREST, IL 60305

Doc#: 0404250139
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 # 4313010193

APN/PIN # 15-01-214-011

PROPERTY: 1307 MONROE, RIVER FOREST, IL 60305

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 \$360,000.00 secured by the mortgage dated 01/31/2003 and executed by CRAIG SILVERMAN AND SHELLEY DUNCK, HUSBAND AND WIFE, Grantor, to Mortgage Electronic Registration Systems, Inc., beneficiary, recorded on 02/20/2003 as Instrument No. 0030240442 in Book _____, Page _____, in COOK County, ILLINOIS was satisfied on or before _____. 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: 07/24/2003


Mortgage Electronic Registration Systems, Inc.


Name: **Aaron Lopez**
Title: **Assistant Secretary**

STATE OF CALIFORNIA }
COUNTY OF SONOMA } ss.

On 07/24/2003 before me Sally Halasz, Notary Public, personally appeared Aaron Lopez, 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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"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 Lender and Lender's successors and assigns, the following described property located in the County of Cook (Name of Recording Jurisdiction),

of LOT 11 IN BLOCK 8 IN O.C. BRASSE'S SUBDIVISION OF THE EAST HALF OF THE WEST HALF OF THE NORTHEAST QUARTER OF SECTION 1, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

ITEM # 15 01-214-011

Parcel ID Number 15-01-214-011
1307 MONROE AVENUE
RIVER FOREST
("Property Address")

which currently has the address of
(Street)
City, Illinois 60305 (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 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 pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

302-10-172