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

Doc#: 0406050274
Eugene "Gene" Moore Fee: \$26.50
Cook County Recorder of Deeds
Date: 02/19/2004 03:18 PM Pg: 1 of 2

WHEN RECORDED MAIL TO:
GABRIEL RUIZ,
4931 S. HONORE ST
CHICAGO, IL 60609

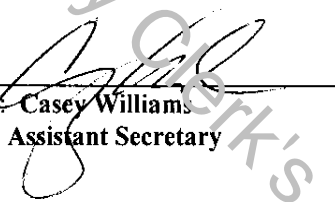
SATISFACTION OF MORTGAGE

Ln#1112061162
COOK, IL
Property: 4931 S. HONORE ST, CHICAGO, 60609
Parcel#: 20-07-219-010 See Legal Description Attached as Exhibit A

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 **\$100,000.00** secured by the mortgage dated 06/17/2002 and executed by **GABRIEL RUIZ, SINGLE MAN**, Grantor, to **Mortgage Electronic Registration Systems, Inc.**, beneficiary, recorded on 06/26/2002 as Instrument No **0020708954** in Book, Page, in **COOK** (County/Town), **IL**, was satisfied on or before 06/26/2003. The undersigned hereby requests that this Satisfaction of Mortgage be recorded in the **COOK** (County/Town) and the above-referenced mortgage be cancelled to record.

This June 26, 2003.

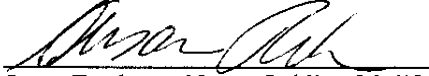
Mortgage Electronic Registration Systems, Inc.

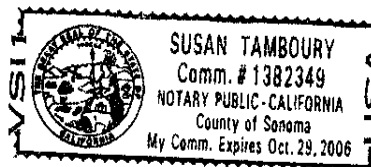
By: 
Name: **Casey Williams**
Title: **Assistant Secretary**

STATE OF CALIFORNIA
COUNTY OF SONOMA

On 06/26/2003 before me Susan Tamboury, personally appeared Casey Williams personally known to me to be the person whose name is subscribed to this instrument, and acknowledged to me that she executed the same in her authorized capacity as Assistant Secretary on behalf of Mortgage Electronic Registration Systems, Inc., and that by her signature on this instrument Mortgage Electronic Registration Systems, Inc., executed this instrument.

Witness my hand and official seal this June 26, 2003


Susan Tamboury Notary Public of California
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



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20708954

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]

LOT 38 IN BLOCK 44 IN CHICAGO UNIVERSITY SUBDIVISION OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 AND THE WEST 3/4 OF THE SOUTH 1/2 OF THE NORTH 1/2 OF THE NORTHEAST 1/4 AND THE NORTHWEST 1/4 OF THE NORTHWEST 1/4 OF THE NORTHEAST 1/4 AND THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 7, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
A.P.N. #: 20-07-219-010-0000

which currently has the address of 4931 S. HONORE STREET

CHICAGO

, Illinois

60609

[Street]

("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 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 pursuant to Section 13. 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

TICOR TITLE OFFICE