



Doc#: 0411948044
Eugene "Gene" Moore Fee: \$46.50
Cook County Recorder of Deeds
Date: 04/28/2004 10:25 AM Pg: 1 of 2

Recording Requested by and
When recorded mail to:

Central Carolina Bank
P.O. Box 3660 OC-26
Durham, NC 27705

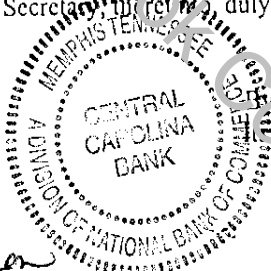
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RECONVEYANCE

NATIONAL BANK OF COMMERCE, a Corporation, formerly TAMAYO FINANCIAL SERVICES
UNMARRIED MAN, Trustee under the Deed of Trust executed by CIRO CASTRO, AN
Trustor, and recorded NOVEMBER 27, 2002 as Document
No. _____ in Book _____ Page _____ of Official Records in the Office of the
County of Recorder of COOK County Illinois, having been requested in
writing by the holder of the obligation secured by said Deed of Trust, to reconvey the estate granted to
Trustee under said Deed of Trust, does hereby reconvey to the person or persons legally entitled thereto,
without warranty, all the estate, title and interest acquired by Trustee under said Deed of Trust.

Description: See attached Exhibit A
PARCEL NUMBER 17-19-312-029-0000
INSTRUMENT # 0021381616 AMOUNT: \$ 167,800.00

IN WITNESS WHEREOF, said NATIONAL BANK OF COMMERCE, a Corporation
formerly TAMAYO FINANCIAL SERVICES, Trustee has caused it Corporate name and seal to be
hereto affixed by its Assistant Secretary, Patricia L Moore, duly authorized.



Patricia L Moore
Asst. Vice President

Attested:

Jacqueline J Patterson
Assistant Secretary
NORTH CAROLINA
DURHAM County

I, Heida J. Williams, a Notary Public, certify that Jacqueline J Patterson
Personally appeared before me this day and acknowledged that (s) he is Assistant Secretary of Central
Carolina Bank and Trust Company, a corporation and that by authority duly given and as the act of the
Corporation, the forgoing instrument was signed in it's name by it's Asst Vice President, sealed with
it's corporate seal and attested by her self as it's Assistant Secretary.

Witness my hand and notarial seal this 17th day of February, 2004.

My Commission Expires:

4-5-2006

Heida J Williams
Notary Public

UNOFFICIAL COPY

(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- Adjustable Rate Rider
- Balloon Rider
- 1-4 Family Rider
- Condominium Rider
- Planned Unit Development Rider
- Other(s) [specify]
- Second Home Rider
- Biweekly Payment Rider

(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(J) "Electronic Funds Transfer" means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

(K) "Escrow Items" means those items that are described in Section 3.

(L) "Miscellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

(M) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(N) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

(P) "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.

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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)

LOT 31 IN DANA AND CLAYTON SUBDIVISION OF THE NORTH 1/2 OF BLOCK 54
IN THE SUBDIVISION OF SECTION 19, TOWNSHIP 39 NORTH, RANGE 14, EAST
OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

17-19-312-029

which currently has the address of 2146 WEST CULLERTON STREET [Street]
CHICAGO, Illinois 60608 [City] [Zip Code] ("Property Address").