

UNOFFICIAL COPY

SATISFACTION OF MORTGAGE



When recorded Mail to:
Nationwide Title Clearing
2100 Alt. 19 North
Palm Harbor, FL 34683

Doc#: 0412613245
Eugene "Gene" Moore Fee: \$26.50
Cook County Recorder of Deeds
Date: 05/05/2004 04:11 PM Pg: 1 of 2

L#: 1621341808

The undersigned certifies that it is the present owner of a mortgage made by **PAMELA E. HARRIS & AMELIA E. JONES** to **CHASE MANHATTAN MORTGAGE CORPORATION** bearing the date 11/18/2002 and recorded in the office of the Recorder or Registrar of Titles of Cook County, in the State of Illinois in Book Page as Document Number 0021343649

The above described mortgage is, with the note accompanying it, fully paid, satisfied, and discharged. The recorder of said county is authorized to enter this satisfaction/discharge of record. To the property therein described as situated in the County of Cook, State of Illinois as follows, to wit:

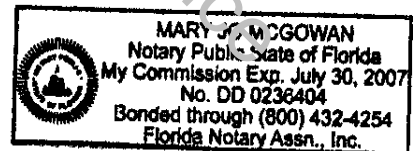
SEE ATTACHED EXHIBIT A
known as: 22247 SCOTT DR RICHTON PARK, IL 60471
PIN# 31-28-302-002

dated 04/23/2004
CHASE MANHATTAN MORTGAGE CORPORATION

By: STEVE ROGERS VICE PRESIDENT

STATE OF FLORIDA COUNTY OF Pinellas
The foregoing instrument was acknowledged before me on 04/23/2004 by STEVE ROGERS the VICE PRESIDENT of CHASE MANHATTAN MORTGAGE CORPORATION on behalf of said CORPORATION.

MARY JO MCGOWAN
Notary Public/Commission expires: 07/30/2007



Prepared by: V. Escalante/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152
FOR THE PROTECTION OF THE OWNER THIS RELEASE SHOULD BE FILED WITH THE RECORDER OR REGISTRAR OF TITLES IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED.



CHAS6 171767 DCZ27899

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LOT 60 IN BURNSIDES LAKEWOOD MANOR UNIT NUMBER 14, A SUBDIVISION OF THE EAST 20 ACRES OF THE SOUTH 120 ACRES OF THE SOUTHWEST 1/4 (EXCEPT THAT PART TAKEN FOR APPROACH TO ILLINOIS STATE ROUTE 57 OF SECTION 28, ALSO THE WEST 316.25 FEET OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF SAID SECTION 28, TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
PIN 31-28-302-002

which has the address of

22247 SCOTT DR, RICHTON PARK, IL 60471

(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 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. § 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.

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by Lender at any time are not sufficient to pay the Escrow Items when due, Lender may notify the Borrower and require Borrower to make up the shortage as permitted by RESPA.

The Escrow Funds are pledged as additional security for all sums secured by this Security Instrument. If Borrower tenders to Lender the full payment of all such sums, Borrower's account shall be credited with the balance remaining for all installment items (a), (b) and (c) and any mortgage insurance premium installment that Lender has not become obligated to pay to the Secretary, and Lender shall promptly refund any excess funds to Borrower. Immediately prior to a foreclosure sale of the Property or its acquisition by Lender, Borrower's account shall be credited with any balance remaining for all installments for items (a), (b) and (c).

3. Application of Payments. All payments under Paragraphs 1 and 2 shall be applied by Lender as follows:
First, to the mortgage insurance premium to be paid by Lender to the Secretary or to the monthly charge by the Secretary instead of the monthly mortgage insurance premium;

Second, to any taxes, special assessments, leasehold payments or ground rents, and fire, flood and other hazard insurance premiums, as required;

Third, to interest due under the Note;

Fourth, to amortization of the principal of the Note; and

Fifth, to late charges due under the Note.

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