

# UNOFFICIAL COPY



Doc#: 0412622191  
Eugene "Gene" Moore Fee: \$28.50  
Cook County Recorder of Deeds  
Date: 05/05/2004 02:40 PM Pg: 1 of 3

Prepared by and after recording mail to:

Stewart Mortgage Information  
Attn. Sherry Doza  
P.O. Box 540817  
Houston, Texas 77254-0817  
Tel. (800) 795-5263



Illinois  
County of Cook

ID: 922

Loan #: 120011146  
Index: 8858  
JobNumber: 141\_2401

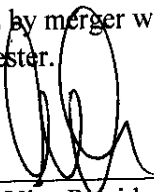
## RELEASE OF MORTGAGE

KNOWN ALL MEN BY THESE PRESENTS that MidAmerica Federal Savings N/K/A MidAmerica Bank, fsb. As Successors by merger with, First Federal Savings and Loan Association of Westchester, holder of a certain mortgage, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby cancel and discharge said mortgage.

**Original Mortgagor:** OTNEL CIURDAR AND MARIA CIURDAR  
**Property Address:** 4514 W INVING PARK & 3013 N. LOWELL, CHICAGO, IL 60641  
**Doc. / Inst. No:** 93-021662  
**PIN:** 13-15-318-071 & 13-27-210-005  
**Legal:** See Exhibit "A"

IN WITNESS WHEREOF, MidAmerica Federal Savings N/K/A MidAmerica Bank, fsb. As Successors by merger with, First Federal Savings and Loan Association of Westchester, has caused these presents to be executed in its corporate name and seal by its authorized officers this 19th day of April 2004 A.D. .

MidAmerica Federal Savings N/K/A MidAmerica Bank, fsb. As Successors by merger with, First Federal Savings and Loan Association of Westchester.

  
Ann Oie, Vice President



SY  
P  
SV  
M  
J.

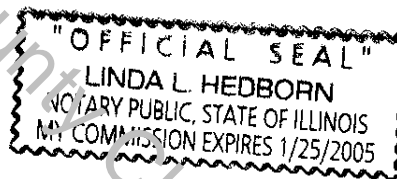
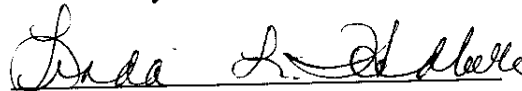
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STATE OF ILLINOIS  
COUNTY OF KANE

On this 19th day of April 2004 A.D. , before me, a Notary Public, appeared Ann Oie to me personally known, who being by me duly sworn, did say that (s)he is the Vice President of MidAmerica Federal Savings N/K/A MidAmerica Bank, fsb. As Successors by merger with, First Federal Savings and Loan Association of Westchester. , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Ann Oie acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

This instrument was prepared by:  
**Sherry Doza**  
Stewart Mortgage Information  
3910 Kirby Drive, Suite 300  
Houston, Texas 77098



\* 1 2 8 8 1 1 1 4 6 \*

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191-200

COMMUNITY TITLE GUARANTY CO.  
377 E. Butterfield Rd., Suite 100  
Lombard, Illinois 60148  
(708) 512-0444 1-800-222-1386

WHEN RECORDED MAIL TO:

1st FEDERAL SAVINGS & LOAN ASSOCIATION OF WESTCHESTER  
2121 S. MANNHEIM RD  
WESTCHESTER, IL 60154-4391

DEPT-01 RECORDING \$35.00  
T#4444 TRAN 2048 01/11/93 10:45:00  
#8736 # C \*-93-021662  
COOK COUNTY RECORDER

93021662

[Space Above This Line For Recording Data]

#12001146

Indx.  
008850

MORTGAGE

C 927984  
(1984)

THIS MORTGAGE ("Security Instrument") is given on January 8, 1993. The mortgagor is OTNEL CIURDAR and MARIA CIURDAR, HIS WIFE ("Borrower"). This Security Instrument is given to 1st FEDERAL SAVINGS & LOAN ASSOCIATION OF WESTCHESTER, which is organized and existing under the laws of the United States of America and whose address is 2121 S. MANNHEIM RD, WESTCHESTER, IL 60154-4391 ("Lender"). Borrower owes Lender the principal sum of One Hundred Ten Thousand & 00/100 Dollars (U.S. \$110,000.00). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on February 1, 2023. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) 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 the following described property located in COOK County, Illinois:

PARCEL 1: LOT 96 IN BLOCK 2 IN CRANDALL'S BOULEVARD ADDITION, BEING A SUBDIVISION OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 15, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.  
PARCEL 2: LOT 44 IN W.O. OLSEN'S RESUBDIVISION OF BLOCK 7, PART OF BLOCK 6 AND VACATED STREETS AND ALLEYS IN CUSHING'S SUBDIVISION OF WEST 50 ACRES OF THE NORTH 120 ACRES OF THE NORTHEAST 1/4 OF SECTION 27, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO THE PLAT THEREOF RECORDED JULY 20, 1928 AS DOCUMENT NO. 10094359, IN COOK COUNTY, ILLINOIS. PERMANENT INDEX NO.'S 13-15-318-071 & 13-27-210-005, RESPECTIVELY.

93021662

which has the address of 4514 W. IRVING PARK ROAD, CHICAGO IL 60641-2809 & 3013 N. LOWELL, CHICAGO, IL 60641-5313, RESPECTIVELY ("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 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 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 and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.
- 2. Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower in accordance with the conditions of paragraph 2 in favor of the payment of mortgage insurance premiums. These items are called