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Doc#: 0413445021
Eugene "Gene" Moore Fee: \$28.50
Cook County Recorder of Deeds
Date: 05/13/2004 08:38 AM Pg: 1 of 3

Recording requested by, drafted by
And after recording please return to:
US Mortgage / Attn: BRANDIE WILSON
5825 W. Sahara Avenue
Las Vegas, NV 89146-3167
USM Ln #: M7-501150 / CHRISTAKES

(SPACE ABOVE THIS LINE RESERVED FOR RECORDER'S USE)

SATISFACTION OF MORTGAGE

(RELEASE/CANCELLATION OF LIEN/DISCHARGE OF MORTGAGE DEED)

KNOWN ALL MEN BY THESE PRESENTS, that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) SOLELY AS NOMINEE FOR LEGACY MORTGAGE CORP., does hereby certify that the following mortgage has been fully paid and satisfied, and the Recorder of COOK County, in the State of ILLINOIS, is authorized to discharge and release the same of record:

Original Mortgagor(s): RENE E CHRISTAKES, AN UNMARRIED WOMAN SOLELY

Date of Mortgage: 7/30/02 Date Filed/Recorded: 9/26/02

Loan Amount: \$113900.00

Recording Information: DOCUMENT NO. 0021059696

Legal Description:
SEE ATTACHED EXHIBIT A.
TAX ID# 29-32-308-053

IN WITNESS WHEREOF, the undersigned hereto sets its hand this 28 day of April, 2004.

Signed in the presence of:

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
(MERS) SOLELY AS NOMINEE FOR LEGACY MORTGAGE
CORP.

BY: Marilyn Mancini
MARILYN MANCINI, VICE PRESIDENT

Brandie Wilson
Witness

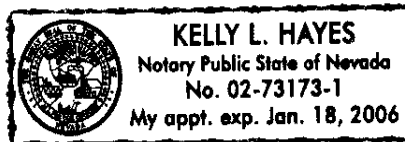
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State of **NEVADA** >ss.
County of **CLARK**>

ON April 28, 2004, before me, KELLY L. HAYES, a Notary Public, personally appeared **MARILYN MANCINI, VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. (MERS) SOLELY AS NOMINEE FOR LEGACY MORTGAGE CORP.**, whose address is P.O. BOX 2026, FLINT, MI 48501-2026, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies) of the above named entity, and by his/her/their official signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal



Kelly L. Hayes
KELLY L. HAYES, Notary Public

(this area for official seal)

Notary Public of Cook County Clerk's Office

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MA 501150

21059696

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 2 (EXCEPT THE WEST 14.5 FEET THEREOF) AND THE WEST 29 FEET OF LOT 3 IN JOSEPH HRNGSJAR'S RESUBDIVISION OF LOTS 22, 23 AND 24, IN BLOCK 3 IN ROBERTSON AND YOUNG'S THIRD ADDITION TO HOMEWOOD, A SUBDIVISION OF THAT PART OF THE SOUTHWEST 1/4 OF SECTION 32, TOWNSHIP 36 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, LYING SOUTH OF THE HOMEWOOD THORTON ROAD (MAIN STREET) AND EAST OF THE CHICAGO HEIGHTS ROAD, IN COOK COUNTY, ILLINOIS.
A.P.N. #: 29 32-308-053

Exhibit A

which currently has the address of 1219 HICKORY ROAD

[Street]

HOMEWOOD

, Illinois

60430

("Property Address"):

[City]

[Zip Code]

TOGETHER WITH all the improvement, 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 3. 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

