

# UNOFFICIAL COPY

**RECORDING REQUESTED &  
PREPARED BY:**

Provident Funding Associates, L.P.  
1235 N. Dutton Avenue, Suite E  
Santa Rosa, CA 95401  
Phone (707) 547-4050



**Doc#:** 0418227020  
Eugene "Gene" Moore Fee: \$26.50  
Cook County Recorder of Deeds  
Date: 06/30/2004 10:24 AM Pg: 1 of 2

**WHEN RECORDED MAIL TO:**

**WOO CHAN KIM,  
JIYUN KIM,  
532 JUSTINA ST  
HINSDALE, IL 60521**

## SATISFACTION OF MORTGAGE

Ln#4313110086

**COOK, IL**

Property: 532 JUSTINA STREET, HINSDALE, 60521

Parcel#: 18-06-124-005-0000 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 \$650,000.00 secured by the mortgage dated 11/21/2003 and executed by **WOO CHAN KIM, JIYUN KIM HUSBAND AND WIFE**, Grantor, to **SECURITY MORTGAGE, INC.**, beneficiary, recorded on 2/5/2004 as Instrument No 0403626049 in Book, Page, in **COOK** (County/Town), **IL**, was satisfied on or before 4/28/2004. 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 1, 2004.

**Mortgage Electronic Registration Systems, Inc.**

By:   
Name: **Jack Mullin**  
Title: **Assistant Secretary**

STATE OF CALIFORNIA  
COUNTY OF SONOMA

On 6/1/2004 before me Sally Halasz, personally appeared Jack Mullin personally known to me to be the person whose name is subscribed to this instrument, and acknowledged to me that he/she executed the same in his/her authorized capacity as Assistant Secretary on behalf of Mortgage Electronic Registration Systems, Inc., and that by his/her signature on this instrument Mortgage Electronic Registration Systems, Inc., executed this instrument.

Witness my hand and official seal this June 1, 2004

Sally Halasz Notary Public of California  
My Commission Expires: 11/22/2004



Prepared by: Provident Funding Associates, L.P., 1235 N. Dutton Avenue, Suite E, Santa Rosa, CA 95401, A. Want \_\_\_\_\_

5-1  
2-2  
3-4  
5-6

1031106000

(H) "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

(I) "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.

(J) "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.

(K) "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.

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

(M) "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.

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

(O) "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.

(P) "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.

(Q) "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.

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)

Exhibit A

LOT 13 IN BLOCK 13 IN JEFFERSON GARDENS A SUBDIVISION OF PART OF THE WEST 1/2 OF SECTION 6, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AUGUST 17, 1929 AS DOCUMENT 10457275, IN COOK COUNTY, ILLINOIS.