

UNOFFICIAL COPY



Doc#: 0422912050
Eugene "Gene" Moore Fee: \$28.50
Cook County Recorder of Deeds
Date: 08/16/2004 11:15 AM 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: 920

Loan #: 520522910

Index: 13330

JobNumber: 141_2401

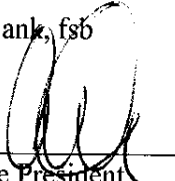
RELEASE OF MORTGAGE

KNOWN ALL MEN BY THESE PRESENTS that MidAmerica Bank, fsb 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: FEDERICO ESPINOZA AND ADELAI DA P ESPINOZA
Property Address: 2336 S. 9TH AVE. , NORTH RIVERSIDE, IL 60546
Doc. / Inst. No: 0020656119
PIN: 15-27-215-049-0000
Legal: See Exhibit "A"

IN WITNESS WHEREOF, MidAmerica Bank, fsb , has caused these presents to be executed in its corporate name and seal by its authorized officers this 7th day of July 2004 A.D. .

MidAmerica Bank, fsb


Ann Oie , Vice President



12/15

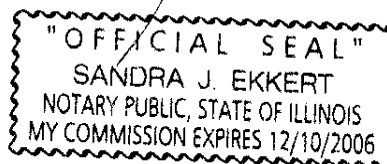
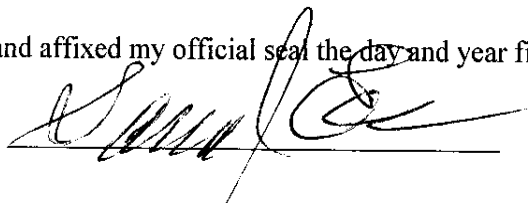
UNOFFICIAL COPY

STATE OF ILLINOIS
COUNTY OF KANE

On this 7th day of July 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 Bank, fsb , 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



Property of Cook County Clerk's Office



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0020656119

Electronic Funds Transfer means any transfer of funds, other than a transaction originated by check, draft, 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.

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]

LOTS 14 AND 15 IN BLOCK 8 IN KOMAREK'S WEST 22ND STREET FIFTH ADDITION, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 27, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

141-2401

Loan 520522960

Index 13330

P. I. N. #: 15272150490000

which currently has the address of

2336 S 9TH AVENUE

North Riverside
[City]

, Illinois 60546
[Zip Code]

[Street]
("Property Address"):