UNOFFICIAL COPY

SATISFACTION OF MORTGAGE

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

L#:0004183455



Doc#: 0423712104
Eugene "Gene" Moore Fee: \$26.50
Cook County Recorder of Deeds
Date: 08/24/2004 02:29 PM Pg: 1 of 2

The undersigned certifies that it is the present owner of a mortgage made by DANIEL J MOSS AND CYNTHIA A MOSS to HARTFORD FINANCIAL SERVICES INC.

bearing the date 04/14/03 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 0311250027 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 EXHIBIT 'A' ATTACHED known as:1460 HEATHER LANE

PIN# 09-20-320-030

DES PLAINES, IL 60018

dated 08/10/04

The undersigned hereby warrants that it has full right and Authority to release said mortgage/deed of trust either as original mortgagee/beneficiary, as successor in interest to the original mortgagee/beneficiary, or as attorney-in-fact under a duly executed power of attorney.

THE PROVIDENT BANK (of Cincinnati, Ohio)

By: Élsa McKinnon

Authorized Officer

STATE OF FLORIDA COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me on 08/1(/04 by Elsa McKinnon the Authorized Officer of THE PROVIDENT BANK (of Cincinnati, Ohio) on behalf of said CORPORATION.

STEVEN ROGERS
Notary Public, State of Florida
My Commission Exp. Jan. 8, 2007
DD0176150
Bonded through
Florida Notary Assn., Inc.

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.

5-y

OF 03112 002 Page 2 0 17

- (H) "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.
- "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
- (J) "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.
- (K) "Ecrow Items" means those items that are described in Section 3.
- (L) "Mascellaneous Proceeds" means any compensation, settlement, award of damages, or proceeds paid by any third party (c. ber 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 condemn trear 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 Paymer." 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.P. Pert 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 "fe fer.lly related mortgage loan" under RESPA.
- (P) "Successor in Interest of Borrower" me ins 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 Borrover'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 COOK nf

COUNTY IN one of Recording Jurisdiction] LOT 26 IN KOZIOL AND WEDGEWOOD RESUBDIVISION, OF PART OF SOUTHEAST 1/4 OF SECTION 20, AND PART OF THE SOUTHEAST 1/4 OF SECTION 19, ALL IN TOWNSHIP 41 NORTH, RANGE 12, LAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO PLAT REGISTERED IN THE OFFICE OF [Type of Recording Jurisdiction] THE REGISTRAR OF TITLES OF COOK COUNTY, ILLINOIS, ON TULY 22, 1983, AS DOCUMENT NUMBER 3319635. A.P.N. #: 09-20-320-030

which currently has the address of 1460 HEATHER LANE

[Street]

DES PLAINES

[City]

Illinois

60018 [Zip Code]

("Property Address"):

ILLINOIS--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT Form 3014 1/01 Page 2 of 12

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