

UNOFFICIAL COPY

****RELEASE DEED*****

377477.1

MAIL TO:

**A.J. Smith Federal Savings Bank
14757 S. Cicero Avenue
Midlothian, IL 60445
ATTN: LOAN SERVICING**



Doc#: 0427229030
Eugene "Gene" Moore Fee: \$30.00
Cook County Recorder of Deeds
Date: 09/28/2004 07:29 AM Pg: 1 of 4

NAME & ADDRESS OF TAXPAYER:

Know all Men by these Presents, That **A.J. SMITH FEDERAL SAVINGS BANK** formerly known as A.J. Smith Federal Savings and Loan Association, a Corporation existing under the laws of the United States of America For and in consideration of the payment of the indebtedness secured by the Mortgage Deed and NOTE hereinafter mentioned and the cancellation of the obligation thereby secured, and of the sum of one dollar, the receipt whereof is hereby acknowledged, does hereby **REMISE, CONVEY, RELEASE and QUIT CLAIM** unto

Parag M. Doshi and Dulari Doshi, his wife

of the County of COOK and State of ILLINOIS, all the right, interest claim or demand whatsoever it may have acquired in through or by certain Mortgage Deed and NOTE bearing the date the 14th day of JUNE, A.D. 2003, and recorded in the recorder's office of COOK County, in the State of ILLINOIS in book _____ of record on page as document no. 0319742065, and in book of record on page _____, as document No.

X

to premises therein described as follows, to wit:

LOT 59 IN MISTY MEADOW UNIT 1, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF SECTION 35, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JUNE 28, 1990 AS DOCUMENT 90310696, IN COOK COUNTY, ILLINOIS.

Permanent Index Number: 23-35-416-016

Property Address: 13406 Misty Meadow Dr., Palos Heights, IL. 60463

situated in the County of COOK and State of ILLINOIS together with all the appurtenances and privileges thereunto belonging or appertaining.

In Testimony Whereof, the said **A.J. SMITH FEDERAL SAVINGS BANK** has caused its Corporate Seal to be hereto affixed, and has caused its name to be signed to these presents by its Vice President, and attested by its Assistant Vice President, the 20th day of August, A.D. 2004.

A.J. SMITH FEDERAL SAVINGS BANK

By Susan Coleman - VP
Susan Coleman Assistant Vice President

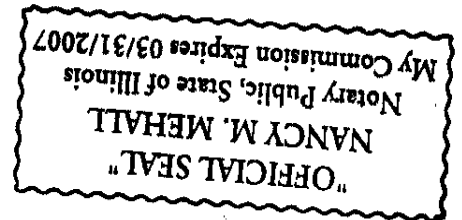
Attest Donna J Manuel VP
Donna J Manuel Vice President

ATGF, INC.

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A.J. SMITH FEDERAL SAVINGS BANK
14757 S. Cicero Avenue
Midlothian, IL 60445

Release Deed
By Corporation
A.J. Smith Federal Savings Bank
To



IMPRESS SEAL BELOW:

This document was prepared by: A.J. SMITH FEDERAL SAVINGS BANK

Nancy Mehall

Notary Public

20th day of August, 2004

I, the undersigned, a Notary of Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY, that Vice President of the A.J. SMITH FEDERAL SAVINGS BANK and Asst. Vice President of said Corporation, personally known to me to be the same person whose names are subscribed to the foregoing instrument as such Vice President and Asst. Vice President respectively, appeared before me this day in person and acknowledged that they signed and delivered the said instrument as their own free and voluntary act, and as the free and voluntary act of said Corporation, for the uses and purposes therein set forth; and the said Corporate Secretary did also then and there acknowledge that he/she as custodian of the Corporate Seal of said Corporation, did affix the said Corporate Seal of the said Corporation to said instrument as his/her own free and voluntary act, and as the fee and voluntary act of said Corporation, for the uses and purposes therein set forth.

County of COOK

STATE OF ILLINOIS

Property of Cook County Clerk's Office

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(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 [Type of Recording Jurisdiction]

of COOK

[Name of Recording Jurisdiction]:

LOT 59 IN MISTY MEADOW UNIT 1, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF SECTION 35, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED JUNE 28, 1990 AS DOCUMENT 90510696, IN COOK COUNTY, ILLINOIS.

Parcel ID Number: 23-35-416-016
13406 MISTY MEADOW DR
PALOS HEIGHTS
("Property Address"):

which currently has the address of _____ [Street]
[City], Illinois 60463 [Zip Code]

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, 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.

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ATGF, INC.

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Form 3014 101

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Initials:

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 may accept any payment or partial payment or bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.

2. Application of Payments or Proceeds. Except as otherwise described in this Section 2, all payments accepted and applied by Lender shall be applied in the following order of priority: (a) interest due under the Note; (b) principal due under the Note; (c) amounts due under Section 3. Such payments shall be applied to each Periodic Payment, in the order in which it became due. Any remaining amounts shall be applied first to late charges, second to any other amounts due under this Security Instrument, and then to reduce the principal balance of the Note.

If Lender receives a payment from Borrower for a delinquent Periodic Payment which includes a sufficient amount to pay any late charge due, the payment may be applied to the delinquent payment and from Borrower to the repayment of the Periodic Payments and to the extent that each payment can be paid in full. To the extent that any excess exists after the payment is applied to the full payment of one or more Periodic Payments, such excess may be applied to any late charges due. Voluntary prepayments shall be applied first to any prepayment charges and then as described in the Note.

Any application of payments, insurance proceeds, or Miscellaneous Proceeds to principal due under the Note shall not extend or postpone the due date, or change the amount, of the Periodic Payments.

3. Funds for Escrow Items. Borrower shall pay to Lender on the day "Periodic Payments are due under the Note, until the Note is paid in full, a sum (the "Funds") to provide for payment of amounts due for: (a) taxes and assessments and other items which can attain priority over this Security Instrument as a lien or encumbrance on the Property; (b) leasehold payments or ground rents on the Property, if any; (c) premiums for any and all insurance required by Lender under Section 5; and (d) Mortgage Insurance premiums, if any, or any sums payable by Borrower to Lender in lieu of the payment of Mortgage Insurance premiums in accordance with the provisions of Section 10. These items are called "Escrow Items." At origination or at any time during the term of the Loan, Lender may require that Community Association Dues, Fees, and Assessments, if any, be escrowed by Borrower, and such dues, fees and assessments shall be an Escrow Item. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this Section. Borrower shall pay Lender the Funds for Escrow Items unless Lender waives Borrower's obligation to pay the Funds for any or all Escrow Items. Lender may waive Borrower's obligation to pay to Lender Funds for any or all Escrow Items at any time. Any such waiver may only be in writing. In the event of such waiver, Borrower shall pay directly, when and where payable, the amounts