

# UNOFFICIAL COPY

**SATISFACTION OF  
MORTGAGE**



0428216213

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

Doc#: 0428216213  
Eugene "Gene" Moore Fee: \$26.50  
Cook County Recorder of Deeds  
Date: 10/08/2004 02:44 PM Pg: 1 of 2

L#: 8484983807

The undersigned certifies that it is the present owner of a mortgage made by **WILLIAM HOLLIDAY AND SARAH C HOLLIDAY** to **Mortgage Electronic Registration Systems, Inc.** bearing the date 10/01/2001 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 0010964313

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 ATTACHED EXHIBIT A

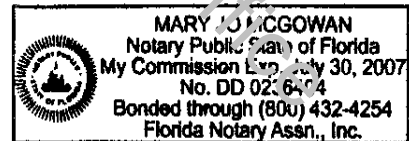
known as: 1193 E BARBERRY LN APT B PALESTINE, IL 60074  
PIN# 02-01-102-053-1031 VOL. 148

dated 09/27/2004  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

By: [Signature]  
TOM MCKINNON ASST. VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS  
The foregoing instrument was acknowledged before me on 09/27/2004 by TOM MCKINNON the ASST. VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. on behalf of said CORPORATION.

[Signature]  
MARY JO MCGOWAN  
Notary Public/Commission expires: 07/30/2007



Prepared by: V. Escalante/NTC, 2100 Alt. 19 North, Palm Harbor, FL 34683 (800)346-9152  
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.



W150R 1892417 DRP163531

5-4  
P-2  
[Signature]

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10964313

AP# 339874 #53

LN# 339874 #53

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  
 COOK  
 County, Illinois:

UNIT 22B TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN HERITAGE MANOR PALATINE CONDOMINIUM, AS DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 22165443, AS AMENDED FROM TIME TO TIME, IN THE NORTHWEST 1/4 OF SECTION 1, TOWNSHIP 42 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. P.I.N. #02-01-102-053-1031

Parcel ID #:

which has the address of 1193 E. BARBERRY LANE APT. B  
 PALATINE

[City], Illinois 60074 [Zip Code] ("Property Address"); [Street]

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 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 or 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.

Borrower and Lender covenant and agree as follows:

**UNIFORM COVENANTS.**

1. **Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. **Monthly Payment of Taxes, Insurance and Other Charges.** Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 *et seq.* and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

Initials: dlc cmh