



Discharge of Mortgage

Doc#: 0432412136  
Eugene "Gene" Moore Fee: \$46.50  
Cook County Recorder of Deeds  
Date: 11/19/2004 03:26 PM Pg: 1 of 2

KNOW ALL MEN BY THESE PRESENTS,

The Charter One Bank, N.A., f/k/a Liberty Federal Bank does hereby RELEASE AND DISCHARGE the following Mortgage (s) granted to Charter One Bank N.A. by: Ronald R. Wrobel and Kathleen M. Wrobel in the amount of \$58,850.00. Mortgage dated July 19, 1999 and recorded September 22, 1999 as Document No. 99895958 in the Cook County Recording Office. The Undersigned does hereby consent that the Mortgage (s) be discharged of record.

WITNESS WHEREOF, David Maiberger, Vice President, duly authorized agent of Charter One Bank, N.A., does hereunto set his hand this 22nd day of October, 2004.

IN PRESENCE OF:

Karen Underwood  
Karen Underwood

Charter One Bank, N.A.  
f/k/a Liberty Federal Bank  
By: [Signature]  
David Maiberger  
Vice President

Larisa Haworth  
Larisa Haworth

STATE OF OHIO )  
)ss.  
COUNTY OF CUYAHOGA )

On the 22nd day of October in the year 2004, before me, the undersigned, personally appeared Joyce Wagner, personally known to me or proved to me on the basis of satisfactory evidence to be the individual (s) whose name (s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity (ies), and that by his/her/their signature (s) on the instrument, the individual (s), or the person upon behalf of which the individual(s) acted, executed the instrument.

Larisa Haworth  
Larisa Haworth  
Notary Public, State of Ohio

My Commission Expires:  
November 12, 2006

Document prepared by: Charter One Bank N.A.  
Please return to: Charter One Bank  
1215 Superior Avenue  
Cleveland, Ohio 44114  
Corporate Banking Department- EV352  
Attn: Karen Underwood

SW No  
PZ  
MY  
BME

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UNOFFICIAL COPY

99895958

0018 02 001 Page 1 of 4  
1999-09-22 10:16:58  
Cook County Recorder 27.50

MAIL TO

PREFERRED MORTGAGE  
500 E. OGDEN, #103  
NAPERVILLE, IL 60563  
ATTN: KATHY C.



1074701208

HOME EQUITY LOAN PROGRAM MORTGAGE

THIS MORTGAGE ("Mortgage") is given on this 19th day of July, 1999 between the mortgagor RONALD A. WROBEL, and KATHLEEN M. WROBEL HUSBAND AND WIFE

(hereinafter "Borrower") and the Mortgagee, LIBERTY FEDERAL BANK, a corporation organized and existing under the laws of the United States, whose address is Grant Square, P.O. Box 386, Hinsdale, Illinois 60521 (hereinafter called "Lender").

Borrower is indebted to lender pursuant to a Home Equity Loan Program Account Note (hereinafter "Note") of even date hereof, additionally secured, if appropriate, by a Security Agreement and Collateral Assignment of Beneficial interest in the land trust holding title to the property, in the principal of (\$ 58,850.00)

Fifty Eight Thousand Eight Hundred Fifty Dollars & No/Cents  
(Borrower's "credit limit") or so much of such principal as may be advanced and outstanding with **FINANCE CHARGE** thereon, providing for monthly installment payments of principal and **FINANCE CHARGE**, optional credit life and/or disability insurance premiums, and miscellaneous fees and charges for seven (7) years from the date hereof. The full debt, if not paid earlier, is due and payable on August 15, 2006

This Mortgage secures to Lender:

- a) The repayment of the debt evidenced by the Note and future advances made pursuant to the Note to the same extent as if such future advances were made on the date hereof and regardless of whether or not any advance has been made as of the date of this Mortgage or whether there is outstanding indebtedness at the time of any future advances; interest in accordance with the terms of the Note, and all renewals, extensions and modifications;
- b) The payment of all other sums, with interest, advanced under paragraph 1 to protect the security of this Mortgage; and
- c) The performance of Borrower's covenant and agreements under this Mortgage and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to the Lender the following described Property located in Cook County, Illinois.

LOT 103 IN FOX HILLS UNIT 1A, BEING A SUBDIVISION OF PART OF THE SOUTH 1/2 OF THE NORTHEAST 1/4 OF SECTION 34 AND THE SOUTHWEST 1/4 OF THE NORTHWEST 1/4 OF SECTION 35, TOWNSHIP 37 NORTH, RANGE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

ACCOMMODATION

22-35-105-013

LAW TITLE

which has the address of 13035 SILVER FOX DRIVE LEMONT, Illinois, 60439 ("Property Address"); Together with all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights, and water stock and all fixtures now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by this Mortgage; and all of the foregoing together with this said Property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property."

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 Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Borrower acknowledges that this Mortgage secures a note that contains provisions allowing for changes in interest rate, and that Lender may prior to the maturity of the Note and Agreement reduce the available line of credit and/or require repayment of the total balance outstanding under the Agreement.