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Return to: CLSA
PO Box 508
Cherry Hill, NJ 08003
Loan # 1000221922
Prepared by: Sue Saunders

MORTGAGE SATISFACTION PIECE

YOU ARE HEREBY requested and authorized to enter satisfaction of, and cancel record of, the following mortgage:

2234518 04/6.50

Mortgagor (s): DANNY & ADA I. ALMA
Mortgagee (s): SIB MORTGAGE CORP.
Date: 12-24-02 **Amount:** \$ 370,000.00
Address of Property (if available):
1725 WEST FLETCHER STREET CHICAGO, IL 60657
Parcel #



Mortgage Record: Book: **Page:** **Rec. Date:** 1-9-03
Document # 20037582
County of: COOK
Assignee (if applicable):
Assignment Record (if applicable): Book Page
Rec. Date:
Doc. #:

Doc#: 0434513075
Eugene "Gene" Moore Fee: \$46.50
Cook County Recorder of Deeds
Date: 12/10/2004 09:16 AM Pg: 1 of 2

The undersigned hereby certifies that the debt secured by the above Mentioned Mortgage (Deed of Trust) has been fully paid or otherwise discharged and that upon the recording Hereof said Mortgage (Deed of Trust) shall be and is hereby fully and forever satisfied and discharged.
Witness my hand this 21ST day of OCTOBER, 2004

SIB Mortgage Corp

By: William L. Schwerzler
William L. Schwerzler, AVP

State of New Jersey
County of

On the 21ST, OCTOBER, AD, 2004, before me Tasha R. Carpenter, the undersigned Officer, Personally appeared William L. Schwerzler, AVP, SIB Mortgage Corp. known to me (Satisfactorily proven) to be the person(s) whose name(s) is subscribed to the within instrument, and acknowledge that she/he executed for the purpose therein contained.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

My Commission expires:

1 35
Tasha R. Carpenter
Notary Public

Tasha R. Carpenter
Notary Public, State of New Jersey
My Commission Expires Nov. 21, 2007

SPP
PZ
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MS
JHK

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- (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.
- (I) "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 organization.
- (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) "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

(Type of Recording Jurisdiction) [Name of Recording Jurisdiction]
 LOT 80 IN EUGENE E. PRUSSING'S ADDITION TO LAKEVIEW, A
 SUBDIVISION OF THE NORTH 1/2 (EXCEPT THE EAST 7 ACRES THEREOF) OF
 THE NORTHEAST 1/4 OF THE NORTHEAST 1/4 OF SECTION 30, TOWNSHIP 40
 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK
 COUNTY, ILLINOIS.
 A.P.N. #: 14-30-207-0014

which currently has the address of 1725 W. FLETCHER STREET

CHICAGO

(City)

Illinois

(Street)

60657

(Zip Code)

("Property Address"):