

UNOFFICIAL COPY



0504022141

**SATISFACTION OF
MORTGAGE**

Doc#: 0504022141
Eugene "Gene" Moore Fee: \$28.50
Cook County Recorder of Deeds
Date: 02/09/2005 09:28 AM Pg: 1 of 2

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

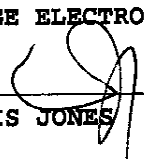
L#: 3388574

The undersigned certifies that it is the present owner of a mortgage made by **WALTER V JOYCE AND KATHLEEN A JOYCE** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC** bearing the date 06/28/2004 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 0419705119

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:

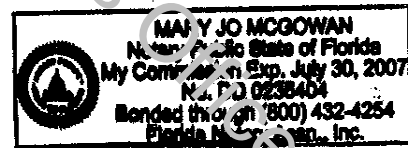
SEE ATTACHED EXHIBIT A
known as: 10625 S KEDZIE AVE CHICAGO, IL 60655
PIN# 24-13-112-010 AND 24-13-112-067

dated 01/29/2005
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

By:  _____
CHRIS JONES VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
The foregoing instrument was acknowledged before me on 01/29/2005 by CHRIS JONES the VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. on behalf of said CORPORATION.

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.



NCRN 2558720 MKR280057


RCN11

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LOAN #: 0003388574

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 MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, with power of sale, the following described property located in the COUNTY [Type of Recording Jurisdiction] of

COOK

[Name of Recording Jurisdiction]:

LOT 674 I (EXCEPT SOUTH 2 FEET) AND LOT 675 IN FRANK DELUGACH KEDZIE BEVERLY HILLS SUBDIVISION BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 13, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, (LYING WEST RIGHT OF WAY LINE OF GRAND TRUNK RAILROAD) IN COOK COUNTY, ILLINOIS.

APN #: 24-13-112-010
APN# 24-13-112-067

which currently has the address of 10625 SOUTH KEDZIE AVENUE, CHICAGO, [Street] [City]

Illinois 60655 ("Property Address"):
[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 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 and 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.

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. 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

Initials: WVJ AA7
ILEEDL 0402