

UNOFFICIAL COPY



Doc#: 0504517055
Eugene "Gene" Moore Fee: \$26.50
Cook County Recorder of Deeds
Date: 02/14/2005 08:39 AM Pg: 1 of 2

SATISFACTION OF MORTGAGE

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

L#: 0531693

The undersigned certifies that it is the present owner of a mortgage made by **SEBASTIAN J LORENZO JR AND VALERIE S LORENZO** to **AMERICAUNITED BANK AND TRUST COMPANY USA** bearing the date 10/31/2001 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 0011053439

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:

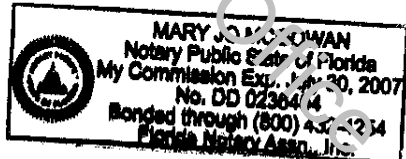
SEE ATTACHED EXHIBIT A
known as: 1217 N 13TH AVE MELORISE PARK, IL 60160
PIN# 15-03-419-024-0000

dated 02/02/2005
NATIONAL CITY MORTGAGE CO.

By: [Signature]
CHRIS JONES VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
The foregoing instrument was acknowledged before me on 02/02/2005 by CHRIS JONES the VICE PRESIDENT of NATIONAL CITY MORTGAGE CO. 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.

NCR CN 2558215 ENH285526

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(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 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 4 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

[Type of Recording Jurisdiction]

of COOK

[Name of Recording Jurisdiction]

PARCEL 1: LOTS 21 AND 22 IN WOLF'S SUBDIVISION OF LOT 4 IN MELROSE, A SUBDIVISION OF LOTS 3, 4 AND 5 IN SUBDIVISION OF THE SOUTH 1/2 OF SECTION 3 AND ALL OF SECTION 10, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: THE WEST 63 FEET OF LOTS 1 AND 2 IN BLOCK 28 IN HENRY ULRICH'S PIONEER SUBDIVISION OF MELROSE PARK, BEING A SUBDIVISION OF LOTS 11 AND 14 AND 34 ALL IN HAVENS SUBDIVISION OF LOT 2 OF THE SOUTH 1/2 OF SECTION 3 AND THAT PART OF SECTION 10, TOWNSHIP 39 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N. 15-03-419-024 AND 15-03-419-028
which currently has the address of 1217 N. 13TH AVENUE

[Street]

MELROSE PARK
[City]

, Illinois

60160
[Zip Code]

("Property Address"):

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 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.

ILLINOIS—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1878L2 (0011)

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Form 3014 1/01

GREATLAND ■

To Order Call: 1-800-830-8383 C/Fax: 616-781-1131