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Recording Requested By: WASHINGTON MUTUAL BANK, FA

When Recorded Return To:

Washington Mutual PO BOX 45179 JACKSONVILLE, FL 32232-5179



Doc#: 0506906081

Eugene "Gene" Moore Fee: \$26.50 Cook County Recorder of Deeds Date: 03/10/2005 10:54 AM Pg: 1 of 2





SATISFACTION

WASHINGTON MUTUAL - CLI':N1 908 #:0631444965 "CRUZ-BERUMEN" Lender ID:F49/974/1694688185 Cook, Illinois PIF: 12/14/2004 MERS #: 100086600375008093 V:\U #: 1-888-679-6377

FOR THE PROTECTION OF THE OWNER, THIS RELEASE SHALL BE FILED WITH THE RECORDER OR THE REGISTRAR OF TITLES IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED.

KNOW ALL MEN BY THESE PRESENTS that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. holder of a certain mortgage, made and executed by ELVIA MARIA CRUZ-BERUMEN AND JOSE MANUAL BERUMEN, WIFE AND HUSBAND TENANTS BY THE ENTIRETY, originally to PLATINUM CAPITAL GROUP DBA PRIMERA MORTGAGE CO., in the County of Cook, and the State of Illinois, Dated: 12/17/2003 Recorded 01/05/2004 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 0400501139, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby cancel and discharge said mortgage.

Assessor's/Tax ID No. 19-08-401-057-0000

Property Address: 5106 S MAYFIELD AVE, CHICAGO, IL 60638 C000

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized nos duly executed the foregoing instrument.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

On February 23rd, 2005

D SAUNDERS, Assistant Vice-President

Amie Bellamy
Commission # DD382379
Figures December 28, 2038
B nded Tr y Fain - Insurance, Inc. 800-385-7019

STATE OF Florida COUNTY OF Duval

Before me, the undersigned, a Notary Public, on this day personally appeared D SAUNDERS, Assistant Vice President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(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 authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument. Given under my hand and seal of office, this day February 23rd, 2005.

WITNESS my hand and official seal,

Notary Expires 278 2010 8

(This area for notarial seal)

Prepared By: Wanda Napolion, WASHINGTON MUTUAL BANK, FA, PO BOX 45179, JACKSONVILLE, FL 32232-5179 1-866-926-8937

*V*M*V*MWAMT*02/23/2005 02:09:18 PM* WAMU05WAMU0000000000002222739* ILCOOK* 0631444965 ILSTATE_MORT_REL *WN*WNWAMT*

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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 the following described property located in the

COUNTY of COOK

[Type of Recording Jurisdiction]

LOT 3 AND LOT 4 (EXCEPT SOUTH 12 THEREOF) IN BLOCK 7 IN CRANE

ARCHER AVENUE HOME ADDITION TO CHICAGO, BEING THAT PART OF THE

SOUTH EAST 1/4 LYING NORTHERLY OF ARCHER AVENUE OF SECTION 8,

TOWNSHIP 38 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN,
IN COOK COUNTY, ILLINOIS.

A.P.N. #: 19-08-401-057

which currently has the address of 5106 SOUTH MAYFIELD AVENUE

[Street]

CHICAGO

Illinois

60638

("Property Address"):

[City] [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 foregoin; is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only 'ega! 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 seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencur pered, 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 payment or partial payment or partial payment or partial payments are insufficient to bring the Loan current. Lender Borrower Initials: