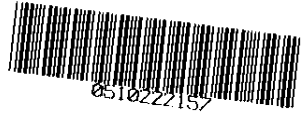


# UNOFFICIAL COPY

## SATISFACTION OF MORTGAGE

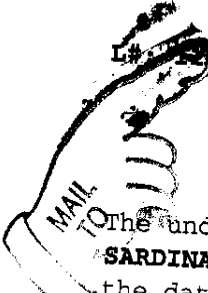


0510222157

Doc#: 0510222157  
Eugene "Gene" Moore Fee: \$26.50  
Cook County Recorder of Deeds  
Date: 04/12/2005 09:16 AM Pg: 1 of 2

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

LA 1108608



The undersigned certifies that it is the present owner of a mortgage made by **DEBBIE D SARDINA AND DAVID SARDINA** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** bearing the date 10/27/2003 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 0332842198

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: 121 NORTH FOSKET DRIVE PALATINE, IL 60074  
PIN# 02-13-314-001-0000

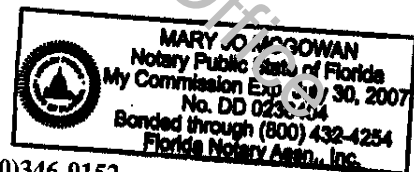
dated 03/22/2005

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** AS NOMINEE FOR RBC MORTGAGE COMPANY

By: SUSAN STRAATMANN VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS  
The foregoing instrument was acknowledged before me on 03/22/2005 by SUSAN STRAATMANN the VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR RBC MORTGAGE COMPANY on behalf of said CORPORATION.

MARY JO MCGOWAN (#DD0236404)  
Notary Public/Commission expires: 07/30/2007



Prepared by: J. Lesinski/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.



RBCRC 1124858 AZE345757

RCNIL1

Syes  
P2  
S  
M-yes  
CE

# UNOFFICIAL COPY

LOT 12 IN THE COMPLEAT HOUSE ADDITION TO LINCOLNWOOD, A SUBDIVISION OF PART OF LOTS 6 AND 7 IN OWNERS DIVISION OF PART OF THE NORTHWEST AND NORTHEAST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO PLAT THEREOF FILED IN THE OFFICE OF THE REGISTRAR OF TITLES, OCTOBER 25, 1939, AS DOCUMENT NUMBER 837611.

PIN#: 02-13-214-001-0000

Parcel ID #:

which has the address of

121 NORTH FOSKET DRIVE, PALATINE

Illinois

60067  
[Zip Code]

[Street]  
("Property Address");

[City]

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 or 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. Borrower and Lender covenant and agree as follows:

### UNIFORM COVENANTS.

- 1. Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.
- 2. Monthly Payment of Taxes, Insurance, and Other Charges.** Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under Paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."  
Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the

MERFHALL