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Doc#: 0510822267
Eugene "Gene" Moore Fee: \$26.50
Cook County Recorder of Deeds
Date: 04/18/2005 02:33 PM Pg: 1 of 2

SATISFACTION OF MORTGAGE

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

L#: 0630662708

The undersigned certifies that it is the present owner of a mortgage made by **DENNIS A. BICKFORD AND DENISE M. BICKFORD** to **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.** bearing the date 08/25/2003 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 0324746042

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:

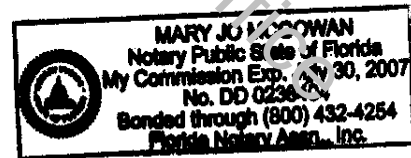
SEE ATTACHED EXHIBIT A
known as: 111 WILLOW BLVD WILLOW SPRINGS, IL 60480-0000
PIN# 18-33-309-031/032/035/036/037 & 18-33-310-036-1018 & 18-33-310-048-000

dated 04/05/2005
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

By: [Signature]
ELSA MCKINNON VICE PRESIDENT

STATE OF FLORIDA COUNTY OF PINELLAS
The foregoing instrument was acknowledged before me on 04/05/2005 by ELSA MCKINNON the VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. on behalf of said CORPORATION.

[Signature]
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.



1-888-679-MERS

WMBVH 3510549 RCNIL1

AZE362121

100113222227033489 MERS PHONE

S-7
P-2
M-4
MP

UNOFFICIAL COPY**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]

[Name of Recording Jurisdiction]

UNIT NUMBER 103-CIN THE RENAISSANCE STATION CONDOMIUM, AS DELINEATED ON A SURVEY OF THE FOLLOWING DESCRIBED TRACT OF LAND: PART OF CERTAIN LOTS IN WILLOW SPRINGS VILLAGE CENTER UNIT 1, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 33, TOWNSHIP 38 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED DECEMBER 28, 1999 AS DOCUMENT 09199434, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 09199434; TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN COOK COUNTY, ILLINOIS.

A.P.N. #: 18-33-309-021/032/035/036/037/18-33310-036-1018/18-33-310-048-0000 which currently has the address of 111 WILLOW BLVD.

WILLOW SPRINGS, Illinois 60480 ("Property Address");
[City] [State] [Zip Code] [Street]

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 payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender

