

UNOFFICIAL COPY

Document Prepared by: ILMRSD-4 10/16/03

Carla Froehlich
Address: 4801 FREDERICA STREET,
OWENSBORO, KY 42304
When recorded return to:
US Bank Home Mortgage
P.O. Box 20005
Owensboro, KY 42304
Release Department
Loan #: 7810265453
Investor Loan #: 424428261
PIN/Tax ID #: 12364090310000
Property Address:
1814 NO. 75TH AVE.
ELMWOOD PAR, IL 60707-



Doc#: 0511913048
Eugene "Gene" Moore Fee: \$26.50
Cook County Recorder of Deeds
Date: 04/29/2005 08:16 AM Pg: 1 of 2

MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE

IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgage described below, US BANK, NA, whose address is 4801 FREDERICA STREET, OWENSBORO, KY 42304, being the present legal owner of said indebtedness, and thereby entitled and authorized to receive said payment, does hereby release, satisfy, and discharge the lien, force, and effect of said Mortgage.

Original Mortgagor(s): FERNANDO BERNAL AND SUSANA BERNAL, HUSBAND AND WIFE

Original Mortgagee: MAIN STREET MORTGAGE INC


Loan Amount: \$194,000.00 Date of Mortgage: 1/12/2002

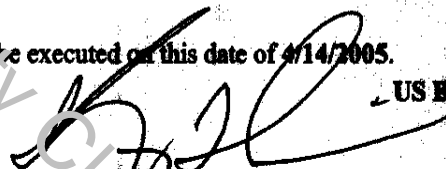
Date Recorded: 12/16/2002 Document #: 002139148

Legal Description: SEE ATTACHED

and recorded in the official records of COOK County, State of Illinois and more particularly described on said Mortgage referred to herein.

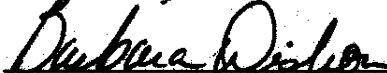
IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 4/14/2005.

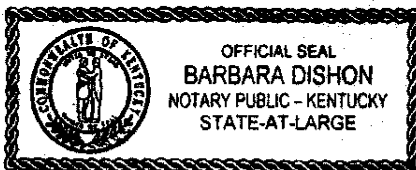

Liz Funk
Mortgage Documentation Officer
State of KY County of DAVIESS


Kelly Hillard
Assistant Vice President
US BANK, NA

On this date of 4/14/2005, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Kelly Hillard and Liz Funk known to me (or identified to me on the basis of satisfactory evidence) that they are the Assistant Vice President and Mortgage Documentation Officer respectively of US BANK, NA, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.


Notary Public: Barbara Dishon
My Commission Expires: 11/19/2008





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- (H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
- (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 of, 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 3 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 in 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 County of COOK:

[Type of Recording Jurisdiction] [Name of Recording Jurisdiction]

LOT 4 (EXCEPT THE SOUTH 40 FEET AND EXCEPT THE NORTH 47 FEET EXCEPT THE WEST 8 FEET FOR ALLEY) IN BLOCK 19 IN MILLS AND SONS' GREEN FIELDS SUBDIVISION OF THE EAST 1/2 OF THE SOUTHEAST 1/4 AND OF THE SOUTH 1/2 OF THE NORTHWEST 1/4 OF THE SOUTHEAST 1/4 AND THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF THE NORTHEAST 1/4 AND OF THE SOUTH 1/2 OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF SECTION 36, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

12-36-409-031-0000

which currently has the address of 1814 NORTH 75TH AVENUE

ELMWOOD PARK, Illinois 60707 [Street] ("Property Address"):
[City] [Zip Code]