UNOFFICIAL

SATISFACTION OF MORTGAGE

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

L#: 2099476

Doc#: 0513713073 Eugene "Gene" Moore Fee: \$26.50 Cook County Recorder of Deeds Date: 05/17/2005 09:34 AM Pg: 1 of 2

The undersigned certifies that it is the present owner of a mortgage made by PHILLIP F bearing the date 08/26/2002 MOPIGAGE ELECTRONIC REGISTRATION SYSTEMS INC **FASO** and recorded in the office of the Recorder or Registrar of Titles of COOK County, in as Document Number 0021016600 the State of Illinois in Book Page

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

SOUTH CHICA, IL 60411 known as: 2804 COMMERCIAL AVE

PIN# 32-29-419-019-020

dated 04/29/2005

UNION FEDERAL BANK OF INDIANAPOLIS

By: SUSAN STRAATMANN

VICE PRESIDENT

STATE OF FLORIDA

COUNTY OF PINELLAS

The foregoing instrument was acknowledged before me on 04/29/2005 by SUSAN STRAATMANN the VICE PRESIDENT of UNION FEDERAL BANK OF INDIANAPOLIS on behalf of said

CORPCRATION

MARY JO MOGOWAN (#DD0236404)

Notary Public/Compression expires: 07/30/2007

MARY JO MCGC WAN Notary Public State of Commission Exp. July 20, 230 No. DD 023640 Bonded through (800) 432-425 (Florida Notary Assn., Inc.

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.

WMCRC 3636973 MCH394943

RCNIL1

UNOFFICIAL CO

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]

LOTS 1, 2 AND THE NORTH 1/2 OF LOT 3 IN BLOCK 11 IN HANNAH AND KEENEY'S ADDITION TO CHICAGO HEIGHTS, BEING A SUBDIVISION OF PART OF THE SOUTHEAST 1/4 OF SECTION 29 AND THAT PART LYING WEST OF RAILROAD LANDS OF THE SOUTHWEST 1/4 OF SECTION 28, TOWNSHIP 35 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK A.P.N. #: 32,29-419-019 / 020

which currently has the address of 2804 COMMERICAL AVENUE

SOUTH CHICAGO HEIGHTS

[Street]

[City]

Plinois

60411 [Zip Code]

("Property Address"):

TOGETHER WITH all the improvements new 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

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 unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-1 nifo m 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

ILLINOIS--Single Family--Fannie Mae/Freddie Mac UNIFORM INSTRUMENT - MERS Page 3 of 13

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