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LOAN NO.: 41190100504286
PIF DATE: 12/27/2005
ILLINOIS
RELEASE DEED
Prepared by: Roberta Gafford

Doc#: 0601122012 Fee: \$28.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 01/11/2006 09:27 AM Pg: 1 of 3

Record and Return to:
Household Finance Corporation
577 Lamont Road
P.O. Box 8635
Elmhurst, IL 60126

KNOW ALL MEN BY THESE PRESENTS
That ITT FINANCIAL SERVICES DBA TRANSAMERICA FINANCIAL SERVICES N/K/A
HFTA FIRST FINANCIAL CORPORATION, a Corporation of the United States

Does hereby certify and acknowledge satisfaction in full of the debt secured by the following
described and recorded real estate mortgage, and the same is hereby released:

Name or Mortgagor:
SANDRA WATSON

Name of Mortgagee:
ITT FINANCIAL SERVICES DBA TRANSAMERICA FINANCIAL SERVICES N/K/A HFTA
FIRST FINANCIAL CORPORATION

The mortgage is recorded with the Register of Titles/Recorder of Deeds for COOK County,
Illinois.

Document No. 94-054481, Volume NA, Page NA, Mortgage Date 01/12/1994, Recorded Date
01/18/1994

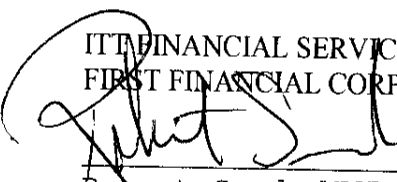
Address of Property: 11116 S LONGWOOD DRIVE
CHICAGO, IL 60643

Legal Description of Property: SEE ATTACHED

Tax ID No.: 25-10-315-025

Dated: December 27, 2005

ITT FINANCIAL SERVICES DBA TRANSAMERICA FINANCIAL SERVICES N/K/A HFTA
FIRST FINANCIAL CORPORATION


Robert Senda, VICE PRESIDENT

State of Illinois
County of Dupage

On December 27, 2005, before me, the undersigned, a Notary Public in and for said State, personally
appeared, Robert Senda personally known to me or proven to me on the basis of satisfactory
evidence to be the VICE PRESIDENT of ITT FINANCIAL SERVICES DBA TRANSAMERICA
FINANCIAL SERVICES N/K/A HFTA FIRST FINANCIAL CORPORATION, a United States
corporation, executed the within instrument pursuant to its bylaws or a resolution of its Board of
Directors.

In witness whereof, I have hereunto set my hand and affixed my notarial seal this December 27,
2005.

SP3
SM
J.M

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MORTGAGE

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93120382

NAME AND ADDRESS OF MORTGAGOR SANDRA WATSON 61 East 101st Street Chicago, Illinois 60628		NAME AND ADDRESS OF MORTGAGEE IT Financial Services 15028 South LaGrange Road Orland Park, Illinois 60462	
DATE OF MORTGAGE January 12, 1994	MATURITY DATE January 12, 2009	AMOUNT OF MORTGAGE \$47,600.00	FUTURE ADVANCE AMOUNT -0-

WITNESSETH, That mortgagor, in consideration of a loan from mortgagee evidenced by a Note bearing even date herewith in the amount shown above, together with interest thereon, does by these presents mortgage and warrant unto mortgagee, forever, the following described real estate located in Cook County, State of Illinois, hereby releasing and waiving all rights under and by virtue of the homestead exemption laws of Illinois, to wit:

Lot 58 in Block 2 in W. F. Kaiser & Co.'s Michigan Avenue Subdivision, being a Subdivision of the Southwest 1/4 of the Southwest 1/4 of Section 10, Township 37 North, Range 14, East of the Third Principal Meridian, in Cook County, Illinois.

PERMANENT PARCEL INDEX NO.: 25-10-315-025

DEPT-01 RECORDING \$23.50
740000 TRAN 6145 01/18/94 10:15:00
#8772 # *94-054481
COOK COUNTY RECORDER

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This mortgage shall also secure advances by the Mortgagee, in an amount not to exceed the amount shown above as Future Advance Amount. Together with all buildings and improvements now or hereafter erected thereon and the rents, issues and profits thereof, and all screens, awnings, shades, storms, sash and blinds, and all heating, lighting, plumbing, gas, electric, ventilating, refrigerating, and air-conditioning equipment used in connection therewith, all of which, for the purpose of this mortgage, shall be deemed fixtures and subject to the lien hereof, and the hereditaments and appurtenances pertaining to the property above described, all of which is referred to hereinafter as the "premises" or the "mortgaged premises."

TO HAVE AND TO HOLD the premises unto mortgagee, its successors and assigns, forever, for the purposes, and upon the conditions and uses herein set forth.

The mortgagor hereby covenants that the mortgagor is seized of a good title to the mortgaged premises in fee simple, free and clear of all liens and incumbrances, except as follows: Personal Finance Company, dated 7-2-93, recorded 8-12-93, as document # 93636504; real estate taxes for 1993 and subsequent years.

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and the mortgagor will forever warrant and defend the same to the mortgagee against all claims whatsoever. PROVIDED ALWAYS, and these presents are upon this express condition, that if the mortgagor shall pay or cause to be paid to the mortgagee the indebtedness as expressed in the above described Note secured hereby according to the terms thereof and all renewals and extensions thereof, and all other present and future indebtedness of mortgagor to mortgagee (except subsequent consumer credit sales and direct loans made pursuant to the Illinois Consumer Finance Act), all of such indebtedness begin herein collectively referred to as the "indebtedness hereby secured," and shall make all other payments and perform all other terms, conditions, covenants, warranties and promises herein contained, then these presents shall cease and be void.

The mortgagor covenants with the mortgagee that the interests of the mortgagor and of the mortgagee in the premises shall be assessed for taxation and taxed together without separate valuation, and to pay before they become delinquent all taxes and assessments now or hereafter assessed or levied against this mortgage or the indebtedness hereby secured and on the premises described in this mortgage, including every mortgage lien at which this mortgage may have or be deemed to have in such premises by reason of this mortgage, and to deliver to the mortgagee or the mortgagee's representative on demand receipts showing the due payment thereof, hereby waiving and releasing all rights of offset or deduction against the indebtedness secured by this mortgage because of the payment of such taxes or assessments.

The mortgagor further covenants with the mortgagee to keep the mortgaged premises insured for fire and extended coverage for the full insurable value thereof, to pay the premiums thereon when due and to comply with coinsurance provisions, if any, in insurance companies approved by the mortgagee, with loss payable to the mortgagee as its interest may appear. All policies covering the mortgaged premises shall be deposited with and held by the mortgagee. Loss proceeds, less expenses of collection, shall, at the mortgagee's option, be applied on the indebtedness hereby secured, whether do or not, or to the restoration of the mortgaged premises.

The mortgagor further covenants with the mortgagee: (1) to pay the indebtedness hereby secured; (2) to keep the mortgaged premises in good tenable condition and repair; (3) to keep the mortgaged premises free from liens superior to the lien of this mortgage; (4) not to commit waste nor suffer waste to be committed on the mortgaged premises; and (5) not to do any act which shall impair the value of the mortgage premises.

In case any such taxes or assessments remain unpaid after they become delinquent, or in case of failure to keep the mortgaged premises so insured, the approved policies deposited, or the insurance premiums paid, or to keep the same in good condition and repair, free from liens and waste, the mortgagee may on its part cure such defaults and all sums advanced for that purpose shall immediately be repaid to the mortgagee and shall, unless so repaid, be added to and deemed part of the indebtedness hereby secured, bear interest at the maximum legal rate allowed by Illinois statute and form a lien upon the real estate described herein.

Upon breach or non-performance of any of the terms, conditions, covenants, warranties, or promises by the mortgagor contained herein, in said Note or any other evidence of an indebtedness secured hereby, said Note and all indebtedness hereby secured shall, at the option of the mortgagee and without further notice or demand, become immediately due and payable.

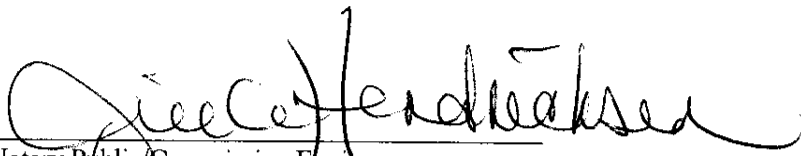
Mortgagor hereby waives all rights to possession of and income from the mortgaged premises for the period following commencement of any action to foreclose this mortgage through expiration of any redemption period. Mortgagor further agrees that upon commencement of an action to foreclose this mortgage, the court may appoint a receiver of the mortgaged premises, including homestead interest, and may empower the receiver to preserve and maintain the mortgaged premises and to collect the rents, issues and profits of said premises during the pendency of said action and until expiration of any redemption period, and may order such rents and profits when so collected, be applied first to the receivership expenses, including expenses incurred for necessary repairs; for the payment of insurance premiums, taxes and assessments, and for commissions due the receiver, with the balance thereof being paid to the person entitled to a deed under the certificate of sale, or in reduction of the redemption money if said premises be redeemed as prescribed by law.

Mortgagor agrees to pay all expenses and disbursements paid or incurred in behalf of mortgagee in connection with the foreclosure hereof including, without limitation, reasonable attorney's fees, abstracting or title insurance fees, outlays for documentary evidence and all similar expenses or disbursements. All such expenses and disbursements shall be an additional lien upon the mortgaged premises, shall be taxes as costs and included in any decree that may be rendered in such foreclosure proceeding.

If mortgagor is an Illinois corporation or a foreign corporation licensed to do business in the State of Illinois, mortgagor hereby waives any and all rights of redemption from sale under any order or decree of foreclosure of this mortgage fully, on behalf of the mortgagor and, to the extent permitted by law, on behalf of every person or party acquiring any interest in or title to the mortgaged premises subsequent to the date of this mortgage.

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Notary Public/Commission Expires:



Property of Cook County Clerk's Office