



Doc#: 0608144002 Fee: \$26.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/22/2008 09:54 AM Pg: 1 of 2

Prepared By and
When Recorded Return to:
AllNation Title Services
460 Drake Circle
Sacramento, CA 95864



CERTIFICATE OF RELEASE

Date: 03/02/2006 Citimortgage Loan Number: 2002953978 County: COOK
Name of mortgagor(s): RAMIRO MORALES
Name of original mortgagee: CITIMORTGAGE, INC. Name of mortgage servicer (if any):
Mortgage recording: 07/18/05, Vol: N/A, Page: N/A, or Document No.: 0519947037

The above referenced mortgage has been paid in accordance with the payoff statement and there is no objection from the mortgagee or mortgage servicer or its successor in interest to the recording of this certificate of release.

The person executing this certificate of release is is an officer or duly appointed agent of a title insurance company authorized and licensed to transact the business of insuring titles to interests in real property in this State pursuant to Section 30 of this Act (765 ILCS 935/).

This certificate of release is made on behalf of the mortgagor or a person who acquired title from the mortgagor to all or part of the property described in the mortgage.

The mortgagee or mortgage servicer provided a payoff statement.

The property described in the mortgage is as follows:

Permanent Index Number: 15-11-101-003-0000

Common Address: 615 N. 8TH AVE, MAYWOOD, IL 60153

FIRST AMERICAN TITLE INSURANCE COMPANY, BY ALLIANCE TITLE, IT'S UNDERWRITTEN AGENT

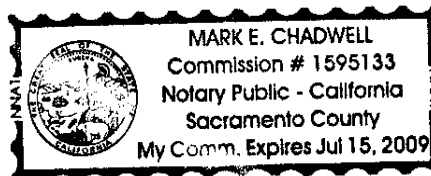
By: DOUGLAS BROWN, VICE PRESIDENT, ALLIANCE TITLE COMPANY
460 Drake Circle
Sacramento, CA 95864
916-971-8550

STATE OF California
COUNTY OF Sacramento

On 03/02/2006 before me, MARK E. CHADWELL, a Notary Public in and for said County and State, personally appeared DOUGLAS BROWN, VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she executed the same in her authorized capacity and that by her signature on the instrument the person, or the entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal,

MARK E. CHADWELL
Notary Expires: 07/15/2009 #1595133



34
P2
MY
BME
SO

3/5
3/6/06

UNOFFICIAL COPY

2101-10004547

(G) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- Adjustable Rate Rider
- Balloon Rider
- 1-4 Family Rider
- Condominium Rider
- Planned Unit Development Rider
- Other(s) [specify]
- Second Home Rider
- Biweekly Payment Rider

(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 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)

LOTS 3 AND 4 IN BLOCK 227 IN MAYWOOD, A SUBDIVISION IN SECTIONS 2 11 AND 114, TOWNSHIP 39 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 15-11-101-003-0000

which currently has the address of 615 NORTH 8TH AVENUE

[Street]

MAYWOOD

[City]

, Illinois 60153

[Zip Code]

("Property Address").

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3014 1/01