

UNOFFICIAL COPY

THIS INSTRUMENT PREPARED BY
AND AFTER RECORDING MAIL TO:

BEVERLY SMITH
NATIONAL CITY MORTGAGE CO.
3232 NEWMARK DRIVE
MIAMISBURG, OH 45342
ATTN: PAYOFFS
P.O. BOX 1820
DAYTON, OH 45482 - 0255



Doc#: 0612347128 Fee: \$28.50
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 05/03/2006 09:53 AM Pg: 1 of 3

1026513
KURT C DINSE
PO Date: 04/19/2006

FOR PROTECTION OF OWNER, THIS
RELEASE SHALL BE FILED WITH THE
RECORDER OR THE REGISTRAR OF
TITLES IN WHOSE OFFICE THE
MORTGAGE OR DEED OF TRUST WAS FILED.

RELEASE OF MORTGAGE

THIS CERTIFIES that a certain mortgage executed by

KURT C DINSE AND STACIE V DINSE, HUSBAND AND WIFE

to NATIONAL CITY MORTGAGE CO dated April 4, 2002 calling for the original principal sum of dollars

(\$163,922.00), and recorded in Mortgage Record 7389, page 0122 and/or instrument # 0020421807, of the records

in the office of the Recorder of COOK County, ILLINOIS, more particularly described as follows, to wit:

1819 LINDEN ST, DES PLAINES IL - 60018

Tax Parcel No. 09-28-116-062-0000

SEE ATTACHED.

is hereby fully released and satisfied.

IN WITNESS WHEREOF, the undersigned has hereunto set its corporate hand and seal by its proper officers, they
being thereto duly authorized, this 20th day of April, 2006.

NATIONAL CITY MORTGAGE CO

By


WENDY RICHARDSON

Its

SUPERVISOR/AUTHORIZED SIGNER

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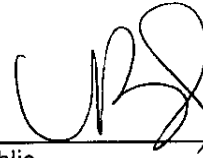
KURT C DINSE

State of OHIO)
County of MONTGOMERY) SS:

Before me, the undersigned, a Notary Public in and for said County and State this 20th day of April, 2006, personally appeared WENDY RICHARDSON, SUPERVISOR/AUTHORIZED SIGNER, of NATIONAL CITY MORTGAGE CO

who as such officers for and on its behalf acknowledged the execution of the foregoing instrument.

Witness my hand and Notarial Seal



Notary Public
BEVERLY SMITH



**BEVERLY SMITH
NOTARY PUBLIC
IN AND FOR
THE STATE OF OHIO
MY COMMISSION EXPIRES
JANUARY 17, 2011**

Property of Cook County Clerk's Office

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0020421807

of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower hereby mortgage, grant and convey to the Lender the following described property located

Cook

County, Ill

LOT 2 (EXCEPT THE NORTH 27.5 FEET THEREOF) IN RANDALL'S SUBDIVISION THAT PART OF LOTS 1, 2, AND 3 LYING WEST OF THE WEST LINE OF EAST 1/2 OF THAT PART OF SAID LOTS LYING EAST OF THE WEST 33 FEET IN BLOCK 2 IN A.T. MCINTOSH 2ND ADDITION TO RIVERVIEW IN NORTH 1/2 OF SOUTH WEST 1/4 OF NORTH WEST 1/4 OF SECTION 28, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Legal

Parcel ID #: 09 28 116 062

which has the address of 1819 WINDEN ST, DES PLAINES 60015 [City], Illinois

[Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easen appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be co by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the rig mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of re Borrower warrants and will defend generally the title in the Property against all claims and demands, subject to encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants limited variations by jurisdiction to constitute a uniform security instrument covering real property.

Borrower and Lender covenant and agree as follows:

UNIFORM COVENANTS.

1. **Payment of Principal, Interest and Late Charge.** Borrower shall pay when due the principal of, and in on, the debt evidenced by the Note and late charges due under the Note.

2. **Monthly Payment of Taxes, Insurance and Other Charges.** Borrower shall include in each monthly pay together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and s assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, ar premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insu premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such prei would have been required if Lender still held the Security Instrument, each monthly payment shall also include eith a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge ir of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to excc maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedure of 1974, 12 U.S.C. Section 2601 et seq. and implementing regulations, 24 CFR Part 3500, as they may be am from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disburse or disbursements before the Borrower's payments are available in the account may not be based on amounts due fr mortgage insurance premium.