

# UNOFFICIAL COPY



0628940171

DISCHARGE OF MORTGAGE

Doc#: 0628940171 Fee: \$28.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 10/16/2006 12:56 PM Pg: 1 of 3

CC LN. 0554245977

KNOW ALL MEN BY  
THESE PRESENTS,  
That MORTGAGE  
ELECTRONIC  
REGISTRATION  
SYSTEMS, INC.  
("MERS"),

whose address is  
PO Box 2026, Flint,  
MI 48501-2026,

does hereby certify that a certain Indenture Mortgage  
dated OCTOBER 26 2004 made and executed by  
Andrew J Piraro and Marianne Piraro  
of the first part, to CHEVY CHASE BANK FSB  
of the second part and recorded in the Register's Office  
for the County of COOK State of Illinois,  
in Book , Page , as Document No. 0432102446  
on 11/16/2004, and described as follows:

3

is fully paid, satisfied and discharged.  
Dated this May 31, 2006

Signed in the presence of:

MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC. ("MERS") AS NOMINEE  
FOR THE BENEFICIAL OWNER

JOSEPH P EGER  
VICE PRESIDENT

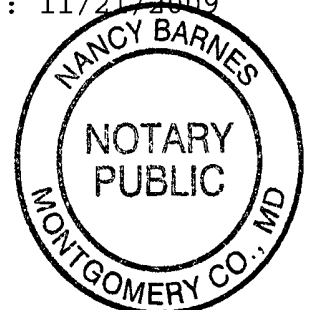
STATE OF MARYLAND  
COUNTY OF MONTGOMERY

On May 31, 2006 , before me, the undersigned, personally  
appeared JOSEPH P EGER, who acknowledged him/herself to be  
the VICE PRESIDENT of "MERS", a Delaware corporation,  
and being authorized to do so, executed the foregoing instrument  
for the purposes therein contained by signing the name of the  
corporation by him/herself as Vice President.

Notary Public: NANCY C BARNES  
My Commission Expires: 11/21/2009

Prepared by: + mail to:  
Chevy Chase Bank, F.S.B.  
Attn: Loan Servicing/Release Dept.  
6151 Chevy Chase Drive  
Laurel, MD 20707  
MR016/RAA

FIRST AMERICAN TITLE 1397002



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## EXHIBIT A

### LEGAL DESCRIPTION

#### Legal Description: Parcel 1:

An undivided 1/151 interest in (I) that certain ground lease dated as of November 22, 1996, by and between Cole Taylor Bank, as successor-trustee to Harris Trust and Savings Bank under Trust Agreement dated April 29, 1991 and known as Trust No. 94707, as lessor ("lessor"), and assignor/grantor, as lessee, and recorded in the Office of the Recorder of Deeds of Cook County, Illinois on December 9, 1996 as Document No. 96927871, as amended by that certain First Amendment to Ground Lease dated as of January 6, 1997 by and between lessor and assignor/grantor, and recorded in the Office of the Recorder of Deeds of Cook County, Illinois on February 28, 1997 as Document No. 97141059, as amended by that certain joinder to ground lease dated as of November 7, 1997 by the Royal Ridge Homeowners Association, an Illinois not for Profit Corporation, and recorded in the Office of the Recorder of Deeds of Cook County, Illinois on November 12, 1997 as Document No. 97846934, and a further amended from time to time (collectively, the "Ground Lease"); and (II) the leasehold Estate in the premises (the "premises") legally described as:

Lot 1 in Royal Ridge Subdivision, being a subdivision of part of the West half of Section 14, Township 42 North, Range 12, East of the Third Principal Meridian, in the Village of Northbrook, Cook County, Illinois, pursuant to the plat thereof recorded in the Office of the Recorder of Deeds of Cook County, Illinois on November 3, 1997 as Document No. 97818381.

Each with respect solely to the building site identified and legally described as follows:

Building Site 75

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Being that part of Lot 1 in the Planned Unit Development of Royal Bridge, being a subdivision of part of the West half of Section 14, Township 42 North, Range 12 East of the Third Principal Meridian according to the plat thereof recorded November 3, 1997 as Document Number 97818381, described as follows: Commencing at the Southeast corner of said Lot 1; thence North 01 degrees 04 minutes 54 seconds East along the East line of said Lot 1 a distance of 769.54 feet; thence North 88 degrees 55 minutes 06 seconds West 634.43 feet to the exterior Corner of a concrete foundation for a duplex residence (known as 2160 Royal Ridge Drive); thence South 37 degrees 50 minutes 56 seconds East 23.34 feet to the centerline of the party wall of said residence; thence South 52 degrees 09 minutes 04 seconds along the centerline of the party wall for 64.00 feet; thence along a line following the next Seven (7) courses and distances coincident with the exterior foundation wall of said residence; 1) North 37 degrees 50 minutes 56 seconds West 4.00 feet; 2) North 52 degrees 09 minutes 04 seconds East 2.00 feet; 3) North 37 degrees 50 minutes 56 seconds West 15.29 ft; 4) North 52 degrees 09 minutes 04 seconds East 5.75 feet; 5) North 37 degrees 50 minutes 56 seconds West 12.21 feet 6) North 52 degrees 09 minutes 04 seconds East 36.92 feet 7) South 37 degrees 50 minutes 56 seconds East 8.17 feet; thence North 52 degrees 09 minutes 04 seconds West 19.33 feet to the place of beginning, in Cook County, Illinois (the "Building Site") Building Site.

## Parcel II:

Fee simple title in and to the building and all improvements (but excluding the land) located on the building site legally described herein (including any portion of such building and improvements which is located on portions of the common area (as defined in that certain Declaration of Covenants, Conditions, Restrictions, Easements and rights for the Royal Ridge Subdivision dated as of November 3, 1997, and recorded with the Office of the Recorder of Deeds of Cook County, Illinois on November 3, 1997 as Document No. 97820006 (the "Declaration")), which improvements consist of a dwelling unit (as defined in the Declaration); subject to the terms and provisions of the ground lease.

## Parcel III:

Easements appurtenant to Parcels 1 and 2 for the benefit of such parcels as set forth in the aforesaid declaration.

Permanent Index #'s: 04-14-301-082-0000 Vol. 0132

Property Address: 2160 Royal Ridge Drive, Northbrook, Illinois 60062