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Prepared by:
Denise Burrell
2300 Brookstone Centre Parkway
Columbus, GA 31904

Doc#: 0708622052 Fee: \$26.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/27/2007 10:17 AM Pg: 1 of 2

After Recording Return To:
Meri Andreeva
4812 N Ozanam Ave
Norridge IL 60706



Release

Loan Number: 0085996890

PIN Number: 12-12-323-049-0000

The undersigned certifies that it is the present owner and holder of a mortgage executed by
Meri Andreeva, A Married Woman

To **Mortgage Electronic Registration Systems, Inc. as Nominee for GreenPoint Mortgage Funding, Inc.** bearing the date **February 22, 2005** and recorded in the recorder or registrar of titles in **Cook County**, in the State of Illinois in book **n/a**, at page **n/a** as document number **0506241009** and further assigned to **n/a** in book **n/a**, at page **n/a** as document number **n/a**.

The above described mortgage is, with the note accompanying it, fully paid, satisfied and discharged. The recorded of said county is authorized to enter this satisfaction/discharge of record.

Property Address:
4812 N Ozanam Ave
Norridge IL 60706

PIF Date: **March 5, 2007**



Mortgage Electronic Registration Systems, Inc.
as nominee for **GreenPoint Mortgage Funding, Inc.**

Linda Story-Daw, Vice President

Patricia D. McCart, Vice President

Witness
JUNE FREEMAN

Witness
SUSAN McVAY

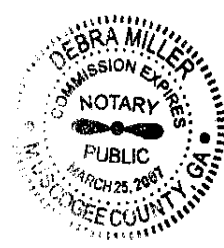
State of Georgia

County of Muscogee

I, **Debra Miller**, a notary public in and for said county in the state aforesaid, do hereby certify that **Linda Story-Daw and Patricia D. McCart**, personally known to me to be the same persons whose names subscribed to the foregoing instrument appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal March 7, 2007

Debra Miller, Notary Public
My Commission Expires: March 25, 2007



Handwritten initials and marks at the bottom right corner.

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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.

(Q) "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 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]

[Name of Recording Jurisdiction]

LOT 41 IN BRIDGEMAN'S LAWRENCE AVENUE HIGHLANDS SUBDIVISION OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 12, TOWNSHIP 40 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED OCTOBER 17, 1955 AS DOCUMENT 16392968, IN COOK COUNTY, ILLINOIS.
APN 12-12-323-049

which currently has the address of 4812 N Ozanan AVE

NORRIDGE

[City]

, Illinois 60701

[Street]

[Zip Code]

("Property Address"):

TOGETHER WITH all the improvements now 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 this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized 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 to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform 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:



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