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0712448012

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

Doc#: 0712448012 Fee: \$26.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/04/2007 09:58 AM Pg: 1 of 2

After Recording Return To:
ERNEST BROWN
7310 SOUTH CONSTANCE AVENUE
CHICAGO IL 60649

Release

Loan Number: 020303044
MERS MIN #: 100013502330870440

PIN Number: 20-25-127-004-0000

The undersigned certifies that it is the present owner and holder of a mortgage executed by
ERNEST BROWN, UNMARRIED

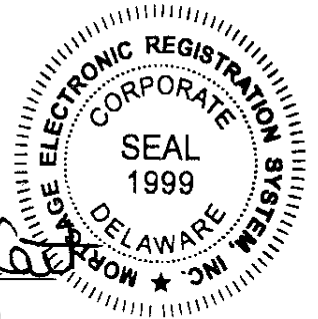
To **UNITED CALIFORNIA SYSTEMS INTERNATIONAL, INC.** bearing the date **SEPTEMBER 1, 2006** and recorded in the recorder or register of titles in **COOK** County, in the State of Illinois in book _____, at page _____ as document number **0527005305** and further assigned to _____ in book _____, at page _____ as document number _____.

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

Property Address:
7310 SOUTH CONSTANCE AVENUE
CHICAGO IL 60649

P.F. Date: **APRIL 17, 2007**

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



Linda Story-Daw, Vice President

Patricia D. McCart, Vice President

Witness **EDMAR CLIND**

Witness **JUNE FREEMAN**

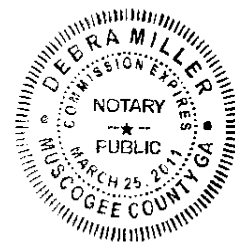
State of Georgia

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 April 25, 2007

Debra Miller, Notary Public
My Commission Expires: March 25, 2011



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(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 Agreement and the Account.

(N) "Periodic Payment" means the amount due from Borrower to Lender each month for (i) principal and/or interest under the Agreement, and all late charges and other charges provided herein or authorized by the Agreement, 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 the escrow account requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Agreement and the Account do 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 Agreement and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (a) the prompt repayment of the Account evidenced by the Agreement, and all renewals, extensions and modifications of the Agreement with interest thereon at the rate provided in the Agreement; (b) the payment of all other sums due under the Agreement, with interest thereon at the rate provided in the Agreement, (i) advanced to protect the security of this Security Instrument, (ii) incurred by Lender in connection with the enforcement of its rights under this Security Instrument and/or the Agreement, and/or (iii) required to be paid as set forth herein or in the Agreement; and (c) the performance of Borrower's covenants and agreements under this Security Instrument, the Agreement and any prior mortgage or deed of trust.

For this purpose, Borrower does hereby mortgage, warrant, grant and convey to Lender and Lender's successors and assigns the following described real property located in the
COUNTY of COOK :

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

LOT 22 (EXCEPT THE SOUTH 14 FEET THEREOF) AND THE SOUTH 4 FEET OF LOT 23 IN THE SUBDIVISION OF LOT 12, IN GEORGE W. CLARKE'S SUBDIVISION OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF SECTION 25, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY ILLINOIS.
A.P.N.: 20-25-127-004-0000 VOL. 0262

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