

UNOFFICIAL COPY

Recording Requested By:
CHARTER ONE BANK, N.A.



When Recorded Return To:

CHARTER ONE BANK, N.A.
CONSUMER FINANCE OPERATIONS
ONE CITIZENS DRIVE (RJV215)
RIVERSIDE, RI 02915

Doc#: 0714255021 Fee: \$28.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 05/22/2007 10:12 AM Pg: 1 of 3



SATISFACTION

CHARTER ONE BANK, N.A. #:9975252946 "COWEN" Cook, Illinois

FOR THE PROTECTION OF THE 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.

KNOW ALL MEN BY THESE PRESENTS that CHARTER ONE BANK, N.A. F/K/A CHARTER ONE BANK, F.S.B. S/B/M TO LIBERTY FEDERAL BANK holder of a certain mortgage, made and executed by M. JOAN COWEN, AS TRUSTEE UNDER TRUST AGREEMENT DATED 3/20/93 AND KNOWN AS THE M. JOAN COWEN REVOCABLE TRUST, originally to LIBERTY FEDERAL BANK, in the County of Cook, and the State of Illinois, Dated: 01/08/2000 Recorded: 01/12/2000 in Book/Reel/Liber: 1174 Page/Folio: 0048 as Instrument No.: 00031033, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby cancel and discharge said mortgage.

Legal: See Exhibit "A" Attached Hereto And By This Reference Made A Part Hereof

Assessor's/Tax ID No. 13-01-323-012

Property Address: 5616 N. VIRGINIA, CHICAGO, IL 60659

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

CHARTER ONE BANK, N.A. F/K/A CHARTER ONE BANK, F.S.B. S/B/M TO LIBERTY FEDERAL BANK
On March 8th, 2007

By: 
Brian O'Neill, Duly Authorized



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STATE OF Rhode Island
COUNTY OF KENT

On March 8th, 2007 before me, GRACIE E. UPCHURCH, a Notary Public in and for the city/town of WARWICK in the State of Rhode Island, personally appeared Brian O'Neill, Duly Authorized, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument, and that such individual(s) made such appearance before the undersigned in the city/town of WARWICK.

WITNESS my hand and official seal,



GRACIE E. UPCHURCH
Notary Expires: 08/29/2007 #52047



Prepared By: John Babalato, CHARTER ONE BANK, N.A. 1 CITIZENS DRIVE, RJW 215, RIVERSIDE, RI 02915 (888) 463-3411

Property of Cook County Clerk's Office

UNOFFICIAL COPY 000031033**CERTIFIED DOCUMENT**

This document is certified to be a true and exact copy of the original document filed in the Office of the Recorder of the within named County.

REAL ESTATE INDEX, INC.

By _____

COPY

0174772726

HOME EQUITY LOAN PROGRAM MORTGAGE

THIS MORTGAGE ("Mortgage") is given on this 8th day of January, 2000 between the mortgagor M Joan Cowen as Trustee under trust agreement dated 3/20/93 and known as the M Joan Cowen Revocable Trust (hereinafter "Borrower") and the Mortgagee, LIBERTY FEDERAL BANK, a corporation organized and existing under the laws of the United States, whose address is Grant Square, P.O. Box 386, Hinsdale, Illinois 60521 (hereinafter called "Lender").

Borrower is indebted to lender pursuant to a Home Equity Loan Program Account Note (hereinafter "Note") of even date hereof, additionally secured, if appropriate, by a Security Agreement and Collateral Assignment of Beneficial interest in the land trust holding title to the property, in the principal of (\$ 100,000.00)

One Hundred Thousand Dollars & No/Cents

(Borrower's "credit limit") or so much of such principal as may be advanced and outstanding with **FINANCE CHARGE** thereon, providing for monthly installment payments of principal and **FINANCE CHARGE**, optional credit life and/or disability insurance premiums, and miscellaneous fees and charges for seven (7) years from the date hereof. The full debt, if not paid earlier, is due and payable on January 15, 2007

This Mortgage secures to Lender:

- The repayment of the debt evidenced by the Note and future advances made pursuant to the Note to the same extent as if such future advances were made on the date hereof and regardless of whether or not any advance has been made as of the date of this Mortgage or whether there is outstanding indebtedness at the time of any future advances; interest in accordance with the terms of the Note, and all renewals, extensions and modifications;
- The payment of all other sums, with interest, advanced under paragraph 1 to protect the security of this Mortgage; and
- The performance of Borrower's covenant and agreements under this Mortgage and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to the Lender the following described Property located in Cook County, Illinois.

Permanent Real Estate Index Number: 13-01-323-012

Legal Description: LOT 13 IN BLOCK 52 IN KAISER AND COMPANY'S PETERSON WOODS ADDITION TO ARCADIA TERRACE IN SECTION 1, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

REI TITLE SERVICES # B807622

which has the address of 5616 N Virginia Chicago; Illinois, 60659 ("Property Address"); Together with all the improvements now or hereafter erected on the Property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights, and water stock and all fixtures now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by this Mortgage; and all of the foregoing together with this said Property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property."

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 Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

Borrower acknowledges that this Mortgage secures a note that contains provisions allowing for changes in interest rate, and that Lender may prior to the maturity of the Note and Agreement reduce the available line of credit and/or require repayment of the total balance outstanding under the Agreement.