

# 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 (RJW215)  
RIVERSIDE, RI 02915

Doc#: 0725439065 Fee: \$28.50  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 09/11/2007 10:12 AM Pg: 1 of 3



## SATISFACTION

CHARTER ONE BANK, N.A. #:9975375243 "LAMBERT" 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. holder of a certain mortgage, made and executed by PAUL A LAMBERT AND BARBARA F LAMBERT, HUSBAND AND WIFE, originally to LIBERTY FEDERAL BANK, in the County of Cook, and the State of Illinois, Dated: 06/15/2001 Recorded: 06/19/2001 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 0010534148, 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. 16-17-124-027-0000

Property Address: 831 S CUYLER, OAK PARK, IL 60304

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

CHARTER ONE BANK, N.A.  
On August 23rd, 2007

By:   
Patricia Waldeck, Duly Authorized



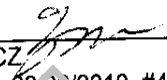
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SATISFACTION Page 2 of 2

STATE OF Rhode Island  
COUNTY OF KENT

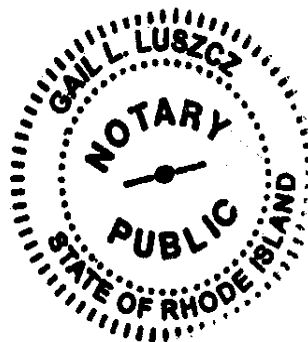
On August 23rd, 2007 before me, GAIL L. LUSZCZ, a Notary Public in and for the city/town of WARWICK in the State of Rhode Island, personally appeared Patricia Waldeck, Duly Authorized, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are 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,

  
GAIL L. LUSZCZ  
Notary Expires: 09/08/2010 #43743

(This area for notarial seal)

Prepared By: Stephanie Schum, CHARTER ONE BANK, N.A. 1 CITIZENS DRIVE, RJW 215, RIVERSIDE, RI 02915 (888) 708-3411



Property of Cook County Clerk's Office

**UNOFFICIAL COPY**

0010534148

2001-06-19 14:51:25

Cook County Recorder 27.50



0174787987

**HOME EQUITY LOAN PROGRAM MORTGAGE**

THIS MORTGAGE ("Mortgage") is given on this 15th day of June, 2001 between the mortgagor Paul A. Lambert, and Barbara F. Lambert Husband and Wife

(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 ( \$ 140,000.00 )

One Hundred Forty 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 July 15, 2008

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: 16-17-124-027-0000

LEGAL DESCRIPTION: THE NORTH 21 FEET OF LOT 17 AND THE SOUTH 25 FEET OF LOT 16 IN BLOCK 2 IN FRANKLIN P. WILSON SUBDIVISION OF THE SOUTHWEST 1/4 IN THE SOUTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 17, TOWNSHIP 39 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Real Estate Index R915713

which has the address of 831 S. Cuyler Oak Park, Illinois, 60304 ("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.