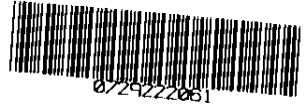


UNOFFICIAL COPY



Doc#: 0729222061 Fee: \$26.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 10/19/2007 10:32 AM Pg: 1 of 2

RELEASE OF MORTGAGE OR TRUST DEED (ILLINOIS)

FOR THE PROTECTION OF
THE OWNER, THIS RELEASE
SHALL BE FILED WITH THE
RECORDER OF DEEDS OR
THE REGISTRAR OF TITLES
IN WHOSE OFFICE THE
MORTGAGE OR DEED OF
TRUST WAS FILED.

KNOW ALL MEN
BY THESE PRESENTS,

(Above Space for Recorder's Use Only)

THAT Smith-Rothchild Financial Company of the County of Cook and State of Illinois, DO HEREBY CERTIFY that a certain mortgage dated 2/3/00, made by Russell Sisney and Mae Sisney to Discount Home Remodelers and recorded as Doc No. 00119159 and assigned from Discount Home Remodelers to Smith Rothchild in the office of the Recorder of Deeds of Cook County, in the State of Illinois is, with the notes accompanying it, fully paid, satisfied, released and discharged.

Legal Description of Premises: **Please see attached Schedule "A"**

Permanent Real Estate Index Number(s): 25-17-409-010-0000

Address(es) of premises: 10900 S. Morgan, Chicago, IL 60620

is, with the notes accompanying it, fully paid, satisfied, released and discharged.

[Signature] (SEAL) _____ (SEAL)
Marc Greitens, Chief Operating Officer
State of Illinois County of _____

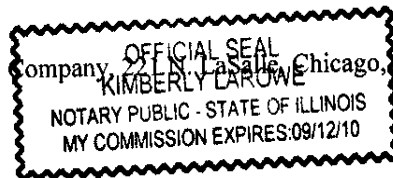
I, Kimberly LaRowe, a Notary Public in and for said County in the State aforesaid,

DO HEREBY CERTIFY that Marc Greitens Chief Operating Officer is personally known to me to be the same Person whose name subscribed to the foregoing instrument, appeared before me this day in person, acknowledged that he signed, sealed and delivered the said instrument as a free voluntary act, for the uses and purposes therein set forth. Given under my hand and official seal, this 2 day of

October 2007. Commission expires 9/12/10, 200 .

[Signature]
Notary Public

This instrument prepared by Smith-Rothchild Financial Company, 11 N. LaSalle, Chicago, IL 60601



S-Y
P-2
M-Y
MP

UNOFFICIAL COPY

plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than

NOVEMBER 1, 2037

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(G) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(H) "Riders" means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- | | | |
|------------------------------------------------|---------------------------------------------------------|---------------------------------------------|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> Other(s) [specify] |
| <input type="checkbox"/> 1-4 Family Rider | <input type="checkbox"/> Biweekly Payment Rider | |

(I) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(J) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(K) "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.

(L) "Escrow Items" means those items that are described in Section 3.

(M) "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.

(N) "Mortgage Insurance" means insurance protecting Lender against the nonpayment of, or default on, the Loan.

(O) "Periodic Payment" means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

(P) "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 all 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, with power of sale, the following described property located in the

COUNTY [Type of Recording Jurisdiction] of COOK [Name of Recording Jurisdiction]: CHICAGO

Tax ID Number: 25174090100000

LOT 39 AND THE NORTH 1/2 OF LOT 40 IN BLOCK 10 IN SHELDON HEIGHTS NORTHWEST 107TH STREET RESUBDIVISION OF LOTS 1, 2 AND 3 IN SHELDON HEIGHTS NORTHWEST 1/4 ADDITION A SUBDIVISION OF THE NORTH 174 FEET OF THE WEST 2/3 OF THE EAST 3/8 OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 17, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, AND THE WEST 8 FEET OF LOT 17 IN BLOCK 13 OF FIRST ADDITION TO SHELDON HEIGHTS NORTHWEST BEING A SUBDIVISION OF THE EAST 1/2 OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF THE SOUTHEAST 1/4 OF SECTION 17, TOWNSHIP 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, TOGETHER WITH THE EAST 1/2 OF THE EAST 1/2 OF THE NORTH 3/4 OF THE SOUTHEAST 1/4 IN COOK COUNTY, ILLINOIS.

Property 10900 S. MORGAN, CHICAGO, IL 60620

Loan ID: 0110558970
ILLINOIS-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
Form 3014 1/01

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Initials: M.F.S

PR184 (07/18/07) ILUDEDL 0108