### **UNOFFICIAL COPY**

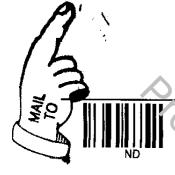
Recording Requested By: CHARTER ONE BANK, N.A.

When Recorded Return To:

CHARTER ONE BANK, N.A.
CONSUMER FINANCE OPERATIONS
ONE CITIZENS DRIVE (RJW215)
RIVERSIDE, RI 02915



Doc#: 0734816033 Fee: \$28.50 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 12/14/2007 09:28 AM Pg: 1 of 3







#### **SATISFACTION**

CHARTER ONE BANK, N.A. #:997531 2445 "NIZIOLEK" 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 PBS Citizens, N.A., f/k/a Citizens Bank, N.A., s/b/m to CHARTER ONE BANK, N.A. F/K/A CHARTER ONE BANK, F.S.B. S/B/M FO IBERTY FEDERAL BANK holder of a certain mortgage, made and executed by RICHRD M NIZIOLEK DIVORCED AND PET REMARRIED, originally to LIBERTY FEDERAL BANK, in the County of Cook, and the State of Illinois, Dated: 12/07/2000 Recorded: 12/12/2000 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 00974628, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby cancel and discharge said no tgage.

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

Assessor's/Tax ID No. 22-33-114-061

Property Address: 14869 STEVEN CT, LEMONT, IL 60439

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

RBS Citizens, N.A., f/k/a Citizens Bank, N.A., s/b/m to CHARTER ONE BANK, N.A. F/K/A CHARTER ONE BANK, F.S.B.

S/B/M TO LIBERTY FEDERAL BANK

On November 26th, 2007

By: M. W. James M Williams, Duly Authorized





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## JNOFFICIAL CC

STATE OF Rhode Island COUNTY OF KENT

On November 26th, 2007 before me, DEBORAH L. DAS, a Notary Public in and for the city/town of WARWICK in the State of Rhode Island, personally appeared James M Williams, 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 undergoed in the city/town of WARWICK.

WITNESS my hand and official seal,

DEBORAH L. DAS

Notary Expires: 0万/31/2009

(This area for notarial seal)

State Of Cook County Clark's Office Prepared By: Betty Tucker, CHARTER ONE BANK, N.A. 1 CITIZENE ONE RJW 215, RIVERSIDE, RI 02915 (888) 708-3411

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# NOFFICIAL

001 Page 1 of 2000-12-12 11:39:38

Cook County Recorder

0174782357

#### HOME EQUITY LOAN PROGRAM MORTGAGE

THIS MORTGAGE ("Mortage") is given on this 17th day of December, 2000	between the
mortgagor Richard M Nizicle, divorced and not remarried	
A STORY OF THE STO	
(hereinafter "Borrower") and the Mortgagee, LIBERTY FEDERAL BANK, a corporation organized and existing under	r 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	da.a Lc
additionally secured, if appropriate, by a Security Agreement and Collateral Assignment of Beneficial interest in the	date nereoi,
holding title to the property, in the principal of (\$25,000.00)	le land trust
Twenty Five Thousand Dollars & No Cents (Borrower's "credit limit") or so much of such principal as no be advanced and outstanding with FINANCE CHAR	
advanced and outstanding with FINANCE CHAR	GE thereon,
providing for monthly installment payments of principal and FILLANCE CHARGE, optional credit life and/or disabili	ty insurance
premiums, and miscellaneous fees and charges for seven (7) years from the date hereof. The full debt, if not paid earlie	r. is due and
payable on December 15, 2007	, ,
This Mortgage secures to Lender:	ing
a) The repayment of the debt evidenced by the Note and future accuraces 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 of the time of any future advances; interest in accordance with the terms of the Note, and all renewals, extensions and modifications; which is Mortgage; and The payment of all other sums, with interest, advanced under paragraph 1 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: 22-33-114-061

REI TITLE SERVICES # 288757

Legal Description: A TRACT OF LAND BEING A PART OF LOT 53 IN KEEPATAN TRAILS, BEING A SUBDIVISION OF PART OF THE NORTH 1/2 OF SECTION 33, TOWNSHIP 37 NORTH, RANHE 11, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COO! COUNTY, ILLINOIS, SAID TRACT BEING DESCRIBED AS FOLLOWS: BEGINNING AT THE NORTHWEST CORNER OF SAID LOT 53; THENCE NORTH 89 DEGREES 55-MINUTES 57 SECONDS EAST, ALONG THE NORTH LINE OF SAID LOT 53, A DISTANCE OF 33.76 FEET; THENCE SOUTH 14 DEGREES 14 MINUTES 12 SECONDS EAST, A DISTANCE OF 255.86 FEET TO A POINT ON THE SOUTH LINE OF SAID LOT 53; THENCE SOUTHWESTERLY ALONG THE SOUTH LINE OF SAID LOT 53, BEING AN ARC OF A

Legal Desription is continued on the Attached Rider and is part of the Mortgage.

which has the address of 14869 Steven Ct Lemont , Illinois, 60439 ("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.

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