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Document Prepared by: ILMRSD-6 03/01/07

Loren Adkins
Address: 4801 FREDERICA STREET,
OWENSBORO, KY 42301
When recorded return to:
US Bank Home Mortgage
P.O. Box 20005
Owensboro, KY 42304
Release Department
Loan #: 7890065383
MIN #: 100021278900653838
VRU Tel. #: 888.679.MERS



Doc#: 0804413086 Fee: \$26.50
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 02/13/2008 01:35 PM Pg: 1 of 2

Investor Loan #: 7890065383
PIN/Tax ID #: 14314140110000
Property Address:
1845 N PAULINA STREET
CHICAGO, IL 60622-

MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE

IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgage described below, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR U.S. BANK NA, whose address is 4801 FREDERICA STREET, OWENSBORO, KY 42301, being the present legal owner of said indebtedness and thereby entitled and authorized to receive said payment, does hereby release, satisfy, and discharge the lien, force, and effect of said Mortgage:

Original Mortgagor(s): STEPHANIE MCCALLUM /K/A STEPHANIE STONE AND ANDREW MCCALLUM, WIFE AND HUSBAND

Original Mortgagee: MERS AS NOMINEE FOR U.S. BANK NA

Loan Amount: \$472,000.00 Date of Mortgage: 08/19/2004

Date Recorded: 08/31/2004 Document #: 0424405201

Legal Description: SEE ATTACHED LEGAL

and recorded in the official records of COOK County, State of Illinois and more particularly described on said Mortgage referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 1/9/2008.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS
NOMINEE FOR U.S. BANK NA

Laurie Castlen
Assistant Secretary

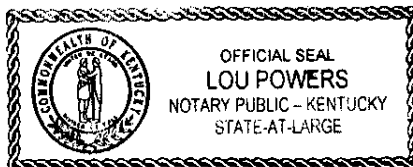
Michelle Clark
Assistant Secretary

State of KY County of DAVIESS

On this date of 1/9/2008, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within named Michelle Clark and Laurie Castlen, known to me (or identified to me on the basis of satisfactory evidence) that they are the Assistant Secretary and Assistant Secretary respectively of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR U.S. BANK NA, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: Lou Powers
My Commission Expires: 11/13/2010



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(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, the following described property located in the **PUBLIC RECORDS** [Name of Recording Jurisdiction]:
[Type of Recording Jurisdiction] of **COOK COUNTY**

LOT 23 IN BLOCK 23 IN SHEFFIELD'S ADDITION TO CHICAGO, IN THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 31, TOWNSHIP 40 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

THIS IS HOMESTEAD PROPERTY.

Parcel ID Number: **14-31-414-011 VOLUME 524** which currently has the address of
1845 NORTH PAULINA STREET [Street]
CHICAGO [City], Illinois **60622** [Zip Code]
("Property Address"):

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property." Borrower understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the Property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

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 the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. **Payment of Principal, Interest, Escrow Items, Prepayment Charges, and Late Charges.** Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items