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



When Recorded Return To:

Doc#: 0816529046 Fee: \$40.50
Eugene "Gene" Moore RHP Fee: \$10.00
Cook County Recorder of Deeds
Date: 06/13/2008 11:48 AM Pg: 1 of 3

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



SATISFACTION

CHARTER ONE BANK, N.A. #9922877747 "DESMOND" 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 RBS Citizens, N.A., f/k/a Citizens Bank, N.A., s/b/m to CHARTER ONE BANK, N.A. holder of a certain mortgage, made and executed by DON M DESMOND AND LINDA D DESMOND HUSBAND AND WIFE, originally to CHARTER ONE BANK, N.A., in the County of Cook, and the State of Illinois, Dated: 05/21/2004 Recorded: 06/22/2004 as Instrument No.: 041744010, 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.

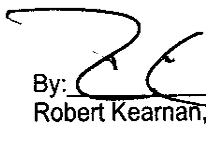
Legal: See Exhibit "A" Attached Hereto And By This Reference Made A Part Hereof

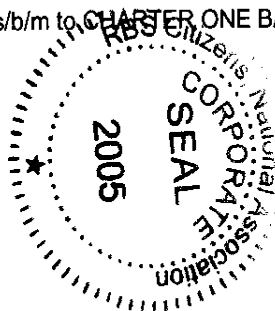
Assessor's/Tax ID No. 03-10-313-018-0000

Property Address: 545 CHERRYWOOD DRIVE, WHEELING, IL 60090

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.
On June 2nd, 2008

By: 
Robert Kearnan, Assistant Vice-President



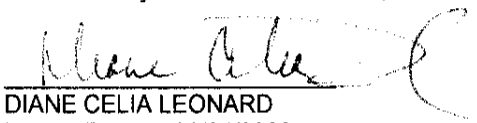
5/3
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[Signature]

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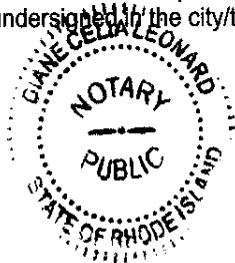
STATE OF Rhode Island
COUNTY OF KENT

On June 2nd, 2008 before me, DIANE CELIA LEONARD, a Notary Public in and for the city/town of WARWICK in the State of Rhode Island, personally appeared Robert Kearman, Assistant Vice-President, 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,



DIANE CELIA LEONARD
Notary Expires: 06/24/2009



(This area for notarial seal)

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

Property of Cook County Clerk's Office

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Doc#: 0417440104
Eugene "Gene" Moore Fee: \$38.00
Cook County Recorder of Deeds
Date: 08/22/2004 09:13 AM Pg: 1 of 7

This document was prepared by:

CHARTER ONE BANK, N.A.
Consumer Lending - EY660
8575 Erieview Plaza
Cleveland, OH 44114

When recorded, please return to:

CHARTER ONE BANK, N.A.
Consumer Lending - EY660
8575 Erieview Plaza
Cleveland, OH 44114

State of Illinois Secured Space Above This Line For Recording Data

MORTGAGE

(With Future Advance Clause)

May 21, 2004

1. **DATE AND PARTIES.** The date of this Mortgage (Security Instrument) is and the parties, their addresses and tax identification numbers, if required, are as follows:

MORTGAGOR: DON M DESMOND and
LINDA D DESMOND Husband and Wife

TMN

545 CHERRYWOOD DRIVE
WHEELING, Illinois 60090

1st AMERICAN TITLE order # 824675
3013

LENDER: is a corporation organized and existing under the laws of the United States of America
CHARTER ONE BANK, N.A.
1215 SUPERIOR AVENUE
CLEVELAND, OH 44114

2. **CONVEYANCE.** For good and valuable consideration, the receipt and sufficiency of which is acknowledged, and to secure the Secured Debt (defined below) and Mortgagor's performance under this Security Instrument, Mortgagor grants, bargains, sells, conveys, mortgages and warrants to Lender the following described property:

LOT 168 IN KINGPORT VILLAGE NORTH III, A SUBDIVISION OF THE NORTH 1/2 OF THE SOUTH 1/2 OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 10, TOWNSHIP 42 NORTH, RANGE 11 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 10, 1985 AS DOCUMENT 85192380, IN COOK COUNTY, ILLINOIS. TAX # 03-10-313-018-0000

The property is located in Cook at _____

(County)

545 CHERRYWOOD DRIVE

(Address)

WHEELING

(City)

Illinois

60090

(ZIP Code)

Together with all rights, easements, appurtenances, royalties, mineral rights, oil and gas rights, all water and riparian rights, ditches, and water stock and all existing and future improvements, structures, fixtures, and replacements that may now, or at any time in the future, be part of the real estate described above (all referred to as "Property").

3. **SECURED DEBT AND FUTURE ADVANCES.** The term "Secured Debt" is defined as follows:
A. Debt incurred under the terms of all promissory note(s), contract(s), guaranty(s) or other evidence of debt described below and all their extensions, renewals, modifications or substitutions.

The Credit Line Agreement in the amount of \$ 100,000.00
executed by Mortgagor/Grantor and dated the same date as this Security Instrument, which, if not paid earlier, is due and payable in full 60 months from the due date of the first payment.

ILLINOIS - HOME EQUITY LINE OF CREDIT MORTGAGE (NOT FOR FNMA, FHLMC, FHA OR VA USE)

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LRD