

# UNOFFICIAL COPY

PREPARED BY:  
CANDACE WILLIAMS  
BANKUNITED, FSB  
7815 NW 148TH STREET  
MIAMI LAKES, FL 33016  
LOAN SERVICING ADMINISTRATION  
Loan #4519294



Doc#: **0817810181** Fee: **\$38.50**  
Eugene "Gene" Moore RHSP Fee: **\$10.00**  
Cook County Recorder of Deeds  
Date: 06/26/2008 02:56 PM Pg: 1 of 2

## SATISFACTION/DISCHARGE OF MORTGAGE

The undersigned certified that it is the present owner of a mortgage executed by JOAQUIN SERNA MARRIED TO FRANCISCA SERNA WHO IS HERBY RELEASING AND WAIVING ALL RIGHTS UNDER AND BY VIRTUE OF THE HOMESTEAD EXEMPTION LAWS AND VINCENTE GOMEZ MARRIED TO JOSEFA GOMEZ WHO IS HERBY RELEASING AND WAIVING ALL RIGHTS UNDER to BANKUNITED, FSB bearing the date MARCH 25, 2005 and recorded in the Recorder or Registrar of Titles of COOK County, in the State of ILLINOIS in Book \_\_\_\_\_ Page \_\_\_\_\_ as Document Number 0510108101. The above described mortgage is, with the note accompanying it, fully paid, satisfied, and discharged. The recorder of said county is authorized to enter this satisfaction/discharge of record. To the property therein described as situated in the County of COOK, State of Illinois as follows, to wit: SEE ATTACHED LEGAL DESCRIPTION

Commonly Known as: 2935 NORTH SPRINGFIELD AVENUE, CHICAGO, IL 60618. Pin #: 13-26-120-009

Dated: JUNE 16, 2008

BANKUNITED, FSB

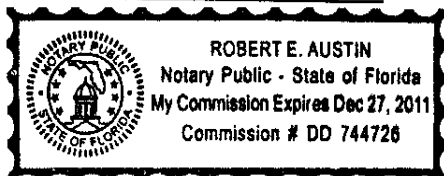
Printed Name: ASAD RANA  
Title: VICE PRESIDENT

Signed and Sealed  
in the presence of:

CANDACE WILLIAMS

STATE OF FLORIDA }  
COUNTY OF DADE }

The foregoing instrument was acknowledged before me on JUNE 16, 2008, by ASAD RANA, the VICE PRESIDENT of BANKUNITED, FSB on behalf of said corporation.



NOTARY PUBLIC: ROBERT E. AUSTIN  
My Commission Expires: 12.27.11

S-Y  
P-2  
M-Y  
HP

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- (I) **“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.
- (J) **“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.
- (K) **“Escrow Items”** means those items that are described in Section 3.
- (L) **“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.
- (M) **“Mortgage Insurance”** means insurance protecting Lender against the nonpayment of, or default on, the Loan.
- (N) **“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.
- (O) **“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.
- (P) **“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 PROPEPTY

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 covenant and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender’s successors and assigns the following described property located in the

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

LOT 71 IN HEAFIELD'S SUBDIVISION OF LOT 12 (EXCEPT THE EAST 5 ACRES THEREOF) AND THE WEST 1/2 OF LOT 13 IN DAVLIN, KELLY AND CARROLL'S SUBDIVISION OF THE NORTHWEST 1/4 OF SECTION 26, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 13-26-120-009

which currently has the address of

2935 NORTH SPRINGFIELD AVENUE

CHICAGO  
[City]

, Illinois

60618  
[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 COVENANTS that Borrower is lawfully seised 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.