UNOFFICIAL COPY

Prepared by: Mary Farley P.O. Box 84013 Columbus, GA 31908-4013 Doc#: 0818434007 Fee: \$40.25 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 07/02/2008 07:57 AM Pg: 1 of 2

After Recording Return Fo: JOSE REBOLLEDO 3324 N AVERS VE CHICAGO IL 1018

Release

Loan Number: 00 31486639

MERS MIN #: 1,00138 0091486639 3

PIN Number: 13-23-319-031

The undersigned certifies fart it is the present owner and holder of a mortgage executed by JOSE REBOLLEDO, AN UNMARRIED MAN

To Mortgage Electronic Registration Systems, Inc. as Nominee for GreenPoint Mortgage Funding, Inc. bearing the date 1-11-07 and recorded in the recorder or registrar of titles in COOK County, in the State of Illinois in book as document number 0704457206.

The above described mortgage is, with the note accompanying it, fully paid, satisfied and discharged. The recorded of said county is authorized to enter this satisfaction/discharge of record.

Property Address: 3324 N AVERS AVE CHICAGO IL 60618

Mortgage Electronic Registration Systems, Inc. as nominee for GreenPoint Mortgage Funding, Inc.

Linda Story-Daw, Vice President

Witness Ida Nathan

State of Georgia

Patricia D. McCart, Vice President

PIF Date: 5-30-08

Witness June Freeman

County of Muscogee

I, Deirdre Aaron, a notary public in and for said county in the state aforesaid, do hereby certify that Linda Story-Daw and Patricia D. McCart, personally known to me to be the same persons whose names subscribed to the foregoing instrument appeared before me this day in person and acknowledged that they signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal June 11, 2008

Deirdre Aaron, Notary Public

My Commission Expires: 03-25-2011

NOTARY SO PUBLIC SO PUBLIC SO SO SAP MARKET





0818434007 Page: 2 of 2

## UNOFFICIAL COPY

## WITNESSETH:

That Borrowers mortgage, warrant, grant and convey to Lender, its successors and assigns, forever, the land and property situated in Cook County of Illinois [state] and described as:

LOT 52 IN CRAWFORD SQUARE BEING A RE-SUBDIVISION OF BLOCKS 3, 4, AND 5 IN GRANDVIEW BEING A RE-SUBDIVISION OF BLOCKS 1, 2, AND 3 OF K.K. JONES SUBDIVISION IN THE SOUTHWEST 1/4 OF SECTION 23, TOWNSHIP 4/1 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Commonly known as: 3324 N Ave. s Ave., CHICAGO, IL 60618

Parcel ID Number: 13-23-319-031

Together with all hereditament, ar purt nances, easements and rights of way thereof, including all buildings, improvements, fixtures and articles of personal property which are now, or shall hereafter be placed upon or be attached to said Mortgage Premises in an manner, or used in conjunction therewith, all of which for the purposes of this Mortgage are hereby declared and shall be deemed to be fixtures and accessions to the freehold and a part of the realty as between the parties hereto, their prof., executors, administrators, successors and assigns, and all persons claiming by, through or under them, and shall be deemed to be a portion of the security for the Home Equity Line of Credit Agreement herein mentioned and to be subject to the lien of this Mortgage. THIS IS A FUTURE ADVANCE MORTGAGE.

If this Mortgage secures a loan to a Kansas borrower, the parties agree that the loan secured by this Mortgage is subject to the Kansas Uniform Consumer Credit Code. For owers covenant that no owner of the mortgaged property shall be entitled to any credit by reason of the payment of any tax thereon.

This Mortgage secures the obligations of Borrowers under a home equity line of credit agreement of even date herewith in favor of Lender (the "HELOC Agreement"), which is a consumer revo ving loan agreement. The maximum amount of indebtedness that may be outstanding at any time is \$50,000.60. The amount of indebtedness outstanding at any time may fluctuate. The HELOC Agreement provides for a vari ele interest rate that may change from time to time based on changes in an index. The entire indebtedness under the Agreement, if not paid earlier, is due and payable on February 15, 2022, or at such earlier date in the event such indebtedness is accelerated in accordance with the terms of the Agreement and/or this Security Instrument.

If the Property is located in Oklahoma: A power of sale may allow the Lender to take the Property and sell it without going to court in a foreclosure action upon default by the Borrower under this Mort rage.

If the Property is located in South Dakota: THE PARTIES AGREE THAT THE PROVISIONS OF THE ONE HUNDRED EIGHTY DAY REDEMPTION MORTGAGE ACT GOVERN THIS MORTGAGE

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 HELOC Agreement and any prepayment charges and late charges due under the HELOC Agreement. Borrower shall also pay funds for Escrow Items pursuant to Section 3. Payments due under the HELOC Agreement and this Security Instrument shall be made in U.S. currency. However, if any check or other instrument received by Lender as payment under the HELOC Agreement or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the HELOC Agreement and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check

HELOC Mortgage Multi State GreenPoint Mortgage Funding, Inc. **HELOCMTG 06/2006**