

# UNOFFICIAL COPY

Recording Requested By:  
LoanCare Servicing Center, Inc.

When Recorded Return To:

LoanCare Servicing Center, Inc  
PO Box 8068  
Virginia Beach, VA 23450-



Doc#: 0824116047 Fee: \$40.00  
Eugene "Gene" Moore RHSP Fee: \$10.00  
Cook County Recorder of Deeds  
Date: 08/28/2008 11:21 AM Pg: 1 of 3



## SATISFACTION

LoanCare Servicing Center, Inc. #: 0840114 "LAM" ID:491947/1697534994 Agt:0540108255 Cook, IL  
MERS #: 100073020049960246 VRU #: 1-888-679-MERS

**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 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS INC,  
AS NOMINEE FOR THE BENEFICIAL OWNER holder of a certain mortgage, whose parties,  
dates and recording information are below, 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.

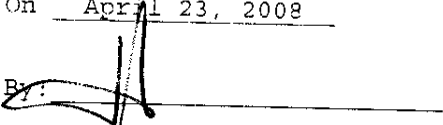
Original Mortgagor: RICHARD LAM AND IVY LAM  
Original Mortgagee: MIDAMERICA BANK, FSB  
Dated: 02/19/2004 and Recorded 03/16/2004 as Instrument No. 0407629147 in the  
County of COOK State of ILLINOIS

Assessor's/Tax ID No.: 13192050140000  
Property Address: 3937 N NATCHEZ AVE, CHICAGO, IL, 60634

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

Mortgage Electronic Registration Systems Inc, as nominee for the beneficial  
owner

On April 23, 2008

By:   
HEATHER CALHOUN, ASST SECRETARY

SLB-20080423-0023 LCOOK COOK IL BAT. 4243 KXILSOM1


sp3  
m/v

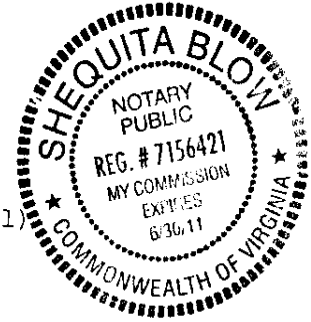
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Page 2 Satisfaction

STATE OF Virginia  
COUNTY OF Suffolk City

ON April 23, 2008, before me, SHEQUITA BLOW, a Notary Public in and for the City of Suffolk, State of Virginia, personally appeared Heather Calhoun, Asst Secretary, 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.

  
\_\_\_\_\_  
SHEQUITA BLOW  
Notary Expires: 06/30/2011 #7156421



(This area for notarial seal)  
Prepared By: PHYLLIS BRABLE PO BOX 8068 VIRGINIA BEACH VA 23450  
SLB-20080423-0023 ILCOOK COOK IL BAT. 4243/284011 KXILSOM1

Property of Cook County Clerk's Office

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- (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 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 Lender and Lender's successors and assigns the following described property located in the County of Cook :

[Name of Recording Jurisdiction]

LOT 1 IN THE PONTARELLI BUILDERS SUBDIVISION UNIT 4, BEING A SUBDIVISION IN THE NORTHEAST QUARTER OF SECTION 19, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED MARCH 9, 1993 AS DOCUMENT NO. 93-177199, IN COOK COUNTY, ILLINOIS

P.I.N.#: 13192050140000  
which currently has the address of

3937 N NATCHEZ AVE

Chicago  
[City]

, Illinois 60634  
[Zip Code]

[Street]  
("Property Address"):