

UNOFFICIAL COPY

NOTICE OF RECONVEYANCE



Contract # 7304627169
Payee: PAMELA S KLAUS
Loan Resolution Specailist
HOMECOMINGS FINANCIAL
6716 GRADE LANE, BLDG 9, SUITE #910
LOUISEVILLE, KY 40213-1407

Doc#: 0828929031 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee:\$10.00
Cook County Recorder of Deeds
Date: 10/15/2008 12:03 PM Pg: 1 of 5

Payors: ANTONIO MICELI
c/o 7815 SOUTH KINGSTON AVENUE, CHICAGO ILLINOIS 60649

I, **ANTONIO MICELI** herein "Settlor," state the facts contained herein are true, correct, complete, and not misleading, to the best of my personal knowledge. I am Creditor for legal fiction **ANTONIO MICELI** organization #~~xxx-xx~~5664, and have PREPAID EXEMPT status as evidence by UCC-1 Financing Statement # **0828929018** as the testimony of the Secretary of State Illinois.

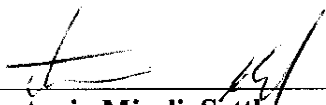
On **March 15, 2006** Settlor, signed for his legal fiction **ANTONIO MICELI**, on a Deed of Trust recorded at Docket #061380410, of **COOK COUNTY**, **Antonio Miceli**, herein "BORROWER," was named as Trustor to a trust presented by the International Title Corporation that was named as Trustee, hereinafter "TRUSTEE." The BORROWER as Trustor entrusted the deed of trust as a title to be held by the TRUSTEE until account #7304627169 was paid to **HOMECOMING FINANCIALS** as the Beneficiary.

The Deed stated that the BORROWER as Trustor granted a list of measurements of a fictitious location, entitled legal description to the Beneficiary, which became the property of the Beneficiary as the Grantee.

The Settlor signed a Promissory Note for the BORROWER evidencing consideration, and delivered it to the TRUSTEE who accepted the note as payment for the loan based upon Settlor's prepaid exempt status, thereby discharging the debt the BORROWER, as Trustor, had with the Beneficiary.

The TRUSTEE inadvertently failed to register the Promissory Note and therefore the Cook County Recorder as Public Fiduciary will register and deliver this security to beneficiary's agent as evidence that the loan has been discharged for the public record and that the trust has been executed and hereby terminated.

The Beneficiary has ten (10) days to record a FULL RECONVEYANCE to original Trustor, In the event a FULL RECONVEYANCE is not recorded in ten (10) days, beneficiary consents that Settlor record the Reconveyance in Beneficiary's behalf.



Antonio Miceli, Settlor

UNOFFICIAL COPY**NOTE**

March 15, 2006
Date

Chicago
City

ILLINOIS
State

7815 S Kingston Ave, Chicago, IL 60649
Property Address

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$78,000.00 (this amount will be called "principal"), plus interest, to the order of the Lender. The Lender is GN Mortgage, LLC.

I understand that the Lender may transfer this Note. The Lender or anyone who takes this Note by transfer and who is entitled to receive payments under this Note will be called the "Note Holder."

2. INTEREST

I will pay interest at a yearly rate of 10.175 %.
Interest will be charged on that part of principal which has not been paid. Interest will be charged beginning on the date of this Note and continuing until the full amount of principal has been paid.

3. PAYMENTS

I will pay principal and interest by making payments each month of U.S. \$ 694.62
I will make my payments on the 1st day of each month beginning on May 01, 2006. I will make these payments every month until I have paid all of the principal and interest and any other charges, described below, that I may owe under this Note. If, on April 01, 2021 I still owe amounts under this Note, I will pay all those amounts, in full, on that date.
I will make my monthly payments at P.O. Box 275014, Milwaukee, WI 53224 or at a different place if required by the Note Holder.

4. BORROWER'S FAILURE TO PAY AS REQUIRED**(A) Late Charge for Overdue Payments**

If the Note Holder has not received the full amount of any of my monthly payments by the end of Fifteen calendar days after the date it is due, I will pay a late charge to the Note Holder. The amount of the charge will be 5.000 % of my overdue payment, but not less than U.S. \$ 1.00 and not more than U.S. \$ 34.73. I will pay this late charge only once on any late payment.

(B) Notice from Note Holder

If I do not pay the full amount of each monthly payment on time, the Note Holder may send me a written notice telling me that if I do not pay the overdue amount by a certain date I will be in default. That date must be at least 10 days after the date on which the notice is mailed to me or, if it is not mailed, 10 days after the date on which it is delivered to me.

(C) Default

If I do not pay the overdue amount by the date stated in the notice described in (B) above, I will be in default. If I am in default, the Note Holder may require me to pay immediately the full amount of principal which has not been paid and all the interest that I owe on that amount.

Even if, at a time when I am in default, the Note Holder does not require me to pay immediately in full as described above, the Note Holder will still have the right to do so if I am in default at a later time.

(D) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the right to be paid back for all of its costs and expenses to the extent not prohibited by applicable law. Those expenses include, for example, reasonable attorneys' fees.

5. THIS NOTE SECURED BY A MORTGAGE

In addition to the protections given to the Note Holder under this Note, a Mortgage, dated March 15, 2006, protects the Note Holder from possible losses which might result if I do not keep the promises which I make in this Note. That Mortgage describes how and under what conditions I may be required to make immediate payment in full of all amounts that I owe under this Note.

11059409

11059409

Form 3914

ILLINOIS - SECOND MORTGAGE - 1/80 - FNMA/FHLMC UNIFORM INSTRUMENT

Page 1 of 2

VMP MORTGAGE FORMS - (800)521-7291

Initials: A.Y.

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6. BORROWER'S PAYMENTS BEFORE THEY ARE DUE

I have the right to make payments of principal at any time before they are due. A payment of principal only is known as a "prepayment." When I make a prepayment, I will tell the Note Holder in a letter that I am doing so. A prepayment of all of the unpaid principal is known as a "full prepayment." A prepayment of only part of the unpaid principal is known as a "partial prepayment."

I may make a full prepayment or a partial prepayment without paying any penalty. The Note Holder will use all of my prepayments to reduce the amount of principal that I owe under this Note. If I make a partial prepayment, there will be no delays in the due dates or changes in the amounts of my monthly payments unless the Note Holder agrees in writing to those delays or changes. I may make a full prepayment at any time. If I choose to make a partial prepayment, the Note Holder may require me to make the prepayment on the same day that one of my monthly payments is due. The Note Holder may also require that the amount of my partial prepayment be equal to the amount of principal that would have been part of my next one or more monthly payments.

7. BORROWER'S WAIVERS

I waive my rights to require the Note Holder to do certain things. Those things are: (A) to demand payment of amounts due (known as "presentment"); (B) to give notice that amounts due have not been paid (known as "notice of dishonor"); (C) to obtain an official certification of nonpayment (known as a "protest"). Anyone else who agrees to keep the promises made in this Note, or who agrees to make payments to the Note Holder if I fail to keep my promises under this Note, or who signs this Note to transfer it to someone else also waives these rights. These persons are known as "guarantors, sureties and endorsers."

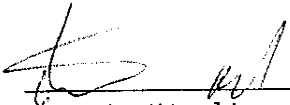
8. GIVING OF NOTICES

Any notice that must be given to me under this Note will be given by delivering it or by mailing it by certified mail addressed to me at the Property Address above. A notice will be delivered or mailed to me at a different address if I give the Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by certified mail to the Note Holder at the address stated in Section 3 above. A notice will be mailed to the Note Holder at a different address if I am given a notice of that different address.

9. RESPONSIBILITY OF PERSONS UNDER THIS NOTE

If more than one person signs this Note, each of us is fully and personally obligated to pay the full amount owed and to keep all of the promises made in this Note. Any guarantor, surety, or endorser of this Note (as described in Section 7 above) is also obligated to do these things. The Note Holder may enforce its rights under this Note against each of us individually or against all of us together. This means that any one of us may be required to pay all of the amounts owed under this Note. Any person who takes over my rights or obligations under this Note will have all of my rights and must keep all of my promises made in this Note. Any person who takes over the rights or obligations of a guarantor, surety, or endorser of this Note (as described in Section 7 above) is also obligated to keep all of the promises made in this Note.



Antonio Miceli (Seal)
-Borrower


(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower



Antonio Miceli Settlor (Seal)
EIN #319-805664
-Borrower

(Seal)
-Borrower

[Sign Original Only]

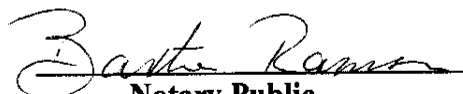
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Illinois)
) SS ACKNOWLEDGEMENT
COOK COUNTY)

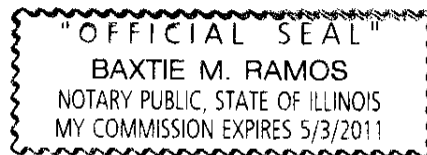
I, **Baxtie M. Ramos**, a notary public in and for said county and state, do hereby certify that **Antonio Miceli** known to be the same person(s) whose name(s) subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged and he/she/they signed and delivered the said instrument as his/her/their free and voluntary act for the uses and purposes therein said forth.

Given under my hand and official seal, this 3rd day of October 2008.

My Commission Expires: 5/3/2011


Notary Public

Return to Notary Republic at address below
P.O. Box 785
Rosemont, IL 60018



Homecomings Financial
Payee Pamela Klaus
Loan Resolution Specialist
6716 Grade Lane, Bldg 9, Suite #910
Louisville, KY 40213-1407

Re: Contract #7304627169

Property of Cook County Clerk's Office

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Property of Cook County

LEGAL DESCRIPTION

7815 S. KINGSTON CHICAGO ILLINOIS, 60649

OF LOT 31 IN BLOCK 16, BEING IN SOUTH SHORE PARK, A SUBDIVISION OF THE WEST HALF OF THE SOUTHWEST QUARTER OF SECTION 30, TOWNSHIP 38 NORTH, RANGE 15 EAST OF THE THIRD PRINCIPAL MERIDAN, IN COOK COUNTY, ILLINOIS.

PIN: 21-30-328-002-0000

Clerk's Office