

UNOFFICIAL COPY

0388-015-80026

09090022

Instrument was prepared by
and return to :
United Co. Lending Corp.
P. O. Box 2787
Baton Rouge, LA 70821-2787
Attn: Mortgage Release Dept.

John Deman

DEPT-01 RECORDING \$25.50
T#0011 TRAN 7538 11/19/99 11:48:00
#6998 TB #09-090022
COOK COUNTY RECORDER



FOR THE PROTECTION OF THE OWNER, THIS RELEASE SHALL BE FILED WITH THE RECORDER OF DEEDS OR THE REGISTRAR OF TITLES IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED.

KNOW ALL MEN BY THESE PRESENTS,

THAT United Companies Lending Corporation, of the Parish of East Baton Rouge and State of Louisiana, DO HEREBY CERTIFY that a certain Mortgage Deed dated the 27 day of MAY, 1998, made by ROUSER JR., JOHN E. & ROUSER, TONI to AMERICA'S WHOLESALE LENDER and recorded as document No. 98465497 in at page 1 OF 11 of COOK County, in the State of Illinois is, with the notes accompanying it, fully paid, satisfied, released and discharged.

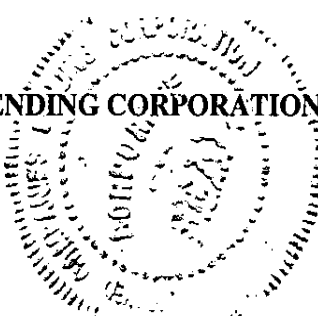
Legal Description of premises: **SEE ATTACHED**

Permanent Real Estate Index Number(s): **06-29-409-018**

Address(es) of premises: 1646 SCARLET COURT, BARTLETT, ILLINOIS 60103 is, with the note or notes accompanying it, fully paid, satisfied, released and discharged.

Witness my hand and seal this 21 day of December, 1998.

UNITED COMPANIES LENDING CORPORATION



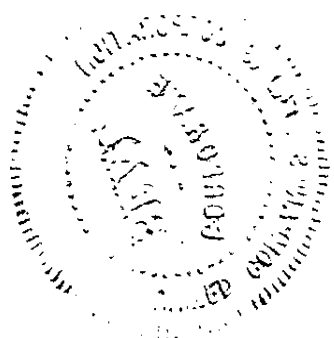
Mary Clark
MARY CLARK, VICE-PRESIDENT

*3-4
P-2
M-1
M-2
JHC*

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REPRODUCED

Property of Cook County Clerk's Office



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State of Louisiana
Parish of East Baton Rouge } SS.

BEFORE ME, the undersigned notary public duly commissioned in the Parish of East Feliciana and Commissioned in in the Parish of East Baton Rouge, and before the undersigned witnesses, personally came and appeared, Mary Clark, who declared and acknowledged to me that he/she is the Vice President of UNITED COMPANIES LENDING CORPORATION, that he/she executed the foregoing instrument for the uses, consideration and purposes therein expressed, and that he/she executed the same as the free act and deed of the said corporation by authority of its Board of Directors.

SIGNED at Baton Rouge, Louisiana, on the 21 day of December, 1998.

BY:

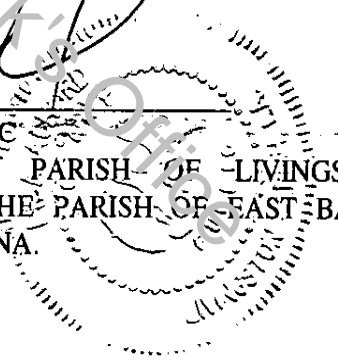
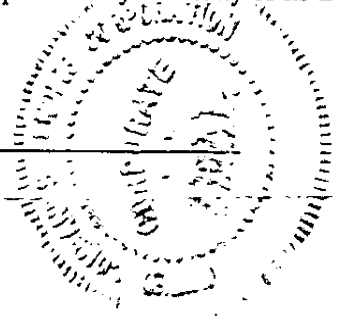
Mary Clark
Mary Clark, Vice President

Janine DeMari
Janine DeMari, Witness

Gretchen Stroud
Gretchen Stroud, Witness

My Commission is for Life.

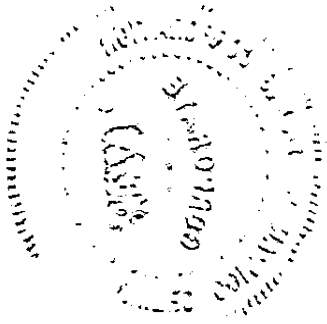
Lisa Achord
Lisa Achord, NOTARY PUBLIC
COMMISSIONED IN THE PARISH OF LIVINGSTON,
QUALIFIED TO ACT IN THE PARISH OF EAST BATON
ROUGE, STATE OF LOUISIANA.



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Property of Cook County Clerk's Office



LOAN #: 1580026

LOT 159 IN AMBER GROVE UNIT SEVEN, BEING A SUBDIVISION OF THAT PART OF THE SOUTHEAST 1/4 OF SECTION 29, TOWNSHIP 41 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED AS DOCUMENT 95251723, IN COOK COUNTY, ILLINOIS.

PIN #: 06-29-409-018

Parcel ID#: 06 29 409 018

which has the address of 1646 SCARLET COURT ,BARTLETT

[Street, City]

Illinois 60103-

("Property Address");

[Zip Code]

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 seized 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.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give to Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.

Upon payment in full of all sums secured by this Security Instrument, Lender shall promptly refund to Borrower any Funds held by Lender. If, under paragraph 21, Lender shall acquire or sell the Property, Lender, prior to the acquisition or sale of the

Initials:

JR/TLR

Form 3014/9/90