

UNOFFICIAL COPY

Doc#: 0927310056 Fee: \$44.00
Eugene "Gene" Moore RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 09/30/2009 02:10 PM Pg: 1 of 5

FULL SATISFACTION AND RELEASE OF MORTGAGE (LIEN)

THIS DOCUMENT is signed by BANK OF AMERICA ("Mortgagee"), who is the owner and holder of, and has not transferred, assigned, pledged, or otherwise encumbered any interest in, the following described mortgage ("Mortgage"):

Mortgage dated December 21, 2005, from ("Mortgagor") to MARK E. LASKOWSKI securing that certain promissory note ("Note") in the original principal amount of ONE HUNDRED SIXTEEN THOUSAND TWO HUNDRED FIFTY and NO /100 CENTS (\$ 116,250.00) which mortgage is recorded in Official Records Document Number 1600453112, Public Records of Cook County, Illinois, encumbering certain property situate in Cook County, Illinois, as more particularly described in the Mortgage ("Property"); AND (legal description)

THAT Mortgagee (**BANK OF AMERICA**) hereby acknowledges full payment and satisfaction of the Note and Mortgage, does hereby surrender the Note and Mortgage as cancelled, releases the Property from the lien of the Mortgage, and directs the Clerk of the Circuit Court in and for Cook County Illinois to cancel the same of record.

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IN WITNESS WHEREOF, the Mortgagee has executed these presents this 15th day of August, A.D. 2009 (year).

Signed, sealed and delivered in the presence of:

[Signature]
Charles Beale

_____ witness

_____ witness

Acknowledged before me on AUGUST 15, 2009, by MARK LASKOWSKI, who is personally known to me produced DRIVERS LICENSE as identification, and who IS did/ DID did not take an oath.

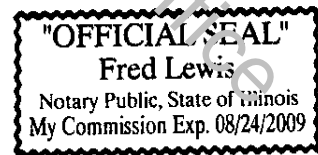
[Signature]
NOTARY PUBLIC - STATE OF ILLINOIS

Name: Fred Lewis

Commission No.: 632668

My Commission Expires: 08/24/2009

THIS INSTRUMENT PREPARED BY:
NAME Evident, LLC ("without prejudice") UCC 1-308
ADDR. c/o 4018 South Dr. Martin Luther King Drive
Chicago [60653] (non-domestic)
Illinois Republic (outside the U.S.)



"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".

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ORDER NO.: 1301 - 000268890
ESCROW NO.: 1301 - 000268890

STREET ADDRESS: 9643 S. HARVARD
CITY: CHICAGO
TAX NUMBER: 25-09-209-014

ZIP CODE: 60628

COUNTY: COOK

LEGAL DESCRIPTION:

LOT 16 IN BLOCK 17 IN FREDERICK H. BARTLETT'S UNIVERSITY HIGHLANDS, BEING A SUBDIVISION OF THE NORTHEAST 1/4 OF SECTION 9, TOWNSHIP 37 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property of Cook County Clerk's Office

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This Instrument Prepared By:

After Recording Return To:
CORNERSTONE MORTGAGE, LLC.
500 ROOSEVELT ROAD, SUITE 320
GLEN ELLYN, ILLINOIS 60137

APR 26 2013

[Space Above This Line For Recording Data]

Loan Number: 115930619 **MORTGAGE**

MIN: 1002241-0005110028-3

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

PAID IN FULL **CANCELLED**

(A) "Security Instrument" means this document, which is dated DECEMBER 21, 2005, together with all Riders to this document.

(B) "Borrower" is MARK E LASKOWSKI SINGLE MAN

Borrower is the mortgagor under this Security Instrument.

(C) "MERS" is Mortgage Electronic Registration Systems, Inc. MERS is a separate corporation that is acting solely as a nominee for Lender and Lender's successors and assigns. **MERS is the mortgagee under this Security Instrument.** MERS is organized and existing under the laws of Delaware, and has an address and telephone number of P.O. Box 2026, Flint, MI 48501-2026, tel. (888) 679-MERS.

(D) "Lender" is CORNERSTONE MORTGAGE, LLC.

Lender is a ILLINOIS LLC organized and existing under the laws of ILLINOIS
Lender's address is 500 ROOSEVELT ROAD, SUITE 320, GLEN ELLYN, ILLINOIS 60137

REVOKED SIGNATURE

NULL AND VOID

(E) "Note" means the promissory note signed by Borrower and dated DECEMBER 21, 2005. The Note states that Borrower owes Lender ONE HUNDRED SIXTEEN THOUSAND TWO HUNDRED FIFTY AND 00/100 Dollars (U.S. \$ 116,250.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than JANUARY 1, 2036

(F) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

Borrower Initials: MK

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MIN: 1002241-0005110028-3

Loan Number: 115930619

INTEREST ONLY FIXED RATE NOTE

DECEMBER 21, 2005
[Date]

GLEN ELLYN
[City]

ILLINOIS
[State]

9643 S. HARVARD, CHICAGO, ILLINOIS 60628
[Property Address]

1. BORROWER'S PROMISE TO PAY

In return for a loan that I have received, I promise to pay U.S. \$ 116,250.00 (this amount is called "principal"), plus interest, to the order of the Lender. The Lender is CORNERSTONE MORTGAGE, LLC., ILLINOIS LLC

I will make all payments under this Note in the form of cash, check or money order.

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 is called the "Note Holder."

2. INTEREST

Interest will be charged on unpaid principal until the full amount of principal has been paid. I will pay interest at a yearly rate of 7.500 %

The interest rate required by this Section 2 is the rate I will pay both before and after any default described in Section 6(B) of this Note.

3. PAYMENTS

(A) Time and Place of

I will make a payment every month. This payment will be for interest only for the first 120 months and then will consist of principal and interest.

I will make my monthly payment on the 1st day of each month beginning on FEBRUARY 1, 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. Each monthly payment will be applied as of its scheduled due date, and if the payment includes both principal and interest it will be applied to interest before Principal. If, on JANUARY 1, 2036, I still owe amounts under this Note, I will pay those amounts in full on that date, which is called the "Maturity Date."

I will make my monthly payments at P.O. BOX 660694, DALLAS, TEXAS 75266-0694

or at a different place if required by the Note Holder.

(B) Amount of Monthly Payments

My monthly payment will be in the amount of U.S. \$ 678.12 for the first 120 months of this Note, and thereafter will be in the amount of U.S. \$ 901.28. The Note Holder will notify me prior to the date of change in monthly payment.

4. BORROWER'S RIGHT TO PREPAY

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 writing that I am doing so. I may not designate a payment as a prepayment if I have not made all the monthly payments due under the Note.

I may make a full prepayment or partial prepayments without paying a prepayment charge. The Note Holder will use my prepayments to reduce the amount of principal that I owe under this Note. However, the Note Holder may apply my prepayment to the accrued and unpaid interest on the prepayment amount, before applying my prepayment to reduce the principal amount of the Note. If I make a partial prepayment, there will be no changes in the due date or in the amount of my monthly payment unless the Note Holder agrees in writing to those changes. However, if the partial prepayment is made during the period when my monthly payments consist only of interest, the amount of the monthly payment will decrease for the remainder of the term when my payments consist only of interest as well as during the time that my payments consist of principal and interest. If a partial prepayment is made during the period when my payment consists of principal and interest, the amount of my monthly payment will not decrease; however, the principal and the interest required under this Note will be paid prior to the Maturity Date.

5. LOAN CHARGES

If a law, which applies to this loan and which sets maximum loan charges, is finally interpreted so that the interest or other loan charges collected or to be collected in connection with this loan exceed the permitted limits, then: (i) any such loan charge shall be reduced by the amount necessary to reduce the charge to the permitted limit; and (ii) any sums already collected from me which exceeded permitted limits will be refunded to me. The Note Holder may choose to make this refund by reducing the principal I owe under this Note or by making a direct payment to me. If a refund reduces principal, the reduction will be treated as a partial prepayment.