

UNOFFICIAL COPY

Doc# 102008701 Fee: \$48.00  
Date: 09/27/2010 10:41 AM Pg: 1 of 2  
Cook County Recorder of Deeds  
\*RHSP FEE \$10.00 Applied

**PREPARED BY:**

ReconTrust Company, N.A.  
2575 W. Chandler Blvd.  
Mail Stop: AZ1-804-02-11  
Chandler AZ 85224

**WHEN RECORDED MAIL TO:**

ZAKIR KARMALI, SABIHA KARMALI  
440 Jason Ct  
Schaumburg IL 60173

**SUBMITTED BY:** Kirt Larsen

DOCID\_000306137282005N

**RELEASE OF MORTGAGE**

Illinois

KNOW ALL MEN BY THESE PRESENTS that, **BAC Home Loans Servicing, LP, fka Countrywide Home Loans Servicing LP, by BAC GP, LLC, its General Partner** 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(S): ZAKIR KARMALI, SABIHA KARMALI

Original Mortgagee(S): N/A

Original Instrument No: 0030360032

Date of Note: 02/26/2003

Original Recording Date: 03/17/2003

Property Address: 440 JASON CT SCHAUMBURG IL 60173

Legal Description: Lot N/A Block N/A Township N/A Legal Description Attached.

PIN #: 07-14-409-011-0000

County: Cook County, State of IL

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed on this date of 09/26/2010.

**BAC Home Loans Servicing, LP, fka Countrywide Home Loans Servicing LP, by BAC GP, LLC, its General Partner**

*LinDee Olson*

By: LinDee Olson  
Title: Assistant Secretary

State of UT }  
City/County of Cache }

This instrument was acknowledged before me on 09/26/2010 by LinDee Olson, Assistant Secretary of BAC Home Loans Servicing, LP, fka Countrywide Home Loans Servicing LP, by BAC GP, LLC, its General Partner, on behalf of said corporation. Witness my hand and official seal on the date hereinabove set forth.



*Kirt Larsen*

Notary Public: Kirt Larsen  
My Commission Expires:  
05/19/2014  
Resides in: Cache

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(H) "Applicable Law" means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

(I) "Community Association Dues, Fees, and Assessments" means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

(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

[Type of Recording Jurisdiction]

[Name of Recording Jurisdiction]

LOT 11 IN PLAT OF SUBDIVISION OLD SCHAUMBURG, BEING A SUBDIVISION IN THE EAST 1/2 OF THE SOUTHEAST 1/4 OF SECTION 14, TOWNSHIP 41 NORTH, RANGE 10, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED SEPTEMBER 8, 1993 AS DOCUMENT NO. 93714444, IN COOK COUNTY, ILLINOIS.

which currently has the address of 440 JASON COURT

[Street]

SCHAUMBURG  
[City]

, Illinois

60173 ("Property Address"):  
[Zip Code]