UNOFFICIAL COPY

Doc#: 1110410008 Fee: \$38.00 Eugene "Gene" Moore RHSP Fee: \$10.00 Cook County Recorder of Deeds

Cook County Recorder of Deeds
Date: 04/14/2011 09:57 AM Pg: 1 of 2

Prepared By/ Return to.
FIDELITY BANK
PO BOX 1007
WICHITA KS 67201-995
1-800-304-6161

Loan Number 12137204

**SPERA** 

MIN: 100016500008058439 MERS Phone: 1-888-679-6377

## SATISFACTION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that Mortgage Electronic Registration Systems, Inc. (MERS), as nominee for Fidelity Bank, whose address is PO Box 2026, Flint MI 48501-2026, a corporation organized and existing under the laws of the United States of America, does hereby certify and declare that a certain real estate mortgage in the original principal sum of \$25,000.00, bearing date the OCTOBER 13, 2008, made and executed by ALISSA I SPERA, F/K/A ALISSA I CUMMINGS AND HER HUSBAND ALBERT SPERA, of the first part to SHELTER MCKTGAGE COMPANY organized and existing under the laws of the State of ILLINOIS, recorded in the Register of Deeds Office of CCOK, in State of ILLINOIS, as Document No. 0829131030 on OCTOBER 17, 2008, covering property described as follows:

SEE ATTACHED

PROPERTY ADDRESS: 540 N LAKE SHORE DRIVE #703 CHICAGO, IL 60611

PIN: 14-10-211-021-1018 ✓

is, together with the debt secured thereby, fully paid, satisfied, and discharged.

IN WITNESS WHEREOF, the said Mortgage Electronic Registration Systems, In . (MERS), has caused its name to be signed to these presents by its Vice President thereunto duly authorized this MARCH 15, 2011

Mortgage Electronic Registration Systems, Inc. (MERS)

By Chrillille

CARRIE WUNSCH, Assistant Secretary of Mortgage Electronic Registration Systems, Inc.

STATE OF Kansas, Sedgwick County, ss.

BE IT REMEMBERED, That on this MARCH 15, 2011 the foregoing instrument was acknowledged before me by CARRIE WUNSCH, Assistant Secretary of Mortgage Electronic Registration Systems, Inc. and acknowledged to me that she executed the same for the purposes and consideration therein expressed, acting for and on behalf of said corporation, in her capacity as such officer.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal; the day and year last above

written.

Notary Seal Below:

Notary Public— Luana Barnes My commission Expires— 9/19/2011 LUANA BARNES

NOTARY PUBLIC

STATE OF KANSAS

My Appl. Exp. 4/1/9///

P S A SC

NT CE

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(Q) "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 MERS (solely as nominee for Lender and Lender's successors and assigns) and to the successors and assigns of MERS, the following described property located in the County [Type of Recording Jurisdiction] of Cook [Name of Recording Jurisdiction]:

Unit 7/3 in 540 North Lake Shore Drive Condominium as delineated on survey of Lots 29 (Except that portion taken for street purposes in Case 82L11163) and Lot 30 and the West 1/2 of Lot 43 in Circuit Court Partition of The Ogden Estates Subdivision of parts of Block 20, 31 and 32 in Kinzie's Addition to Chicago in the North 1/2 of Section 10, Township 33 Norch, Range 14 East of the Third Principal Meridian in Cook County, Illinois, which survey is attached as Exhibit "A" to the Declaration of Condominium Ownership made by American National Bank and Trust Company of Chicago, as Trustee under Trust Agreement dated February 11, 1980 and known as Trist Number 49037 and recorded in the Office of the Recorder of Deeds as Document Number 92468797 together with an undivided .8660 percentage incerest in said Parcel (Excepting therefrom all the property and space compaising all the units thereof as defined and set forth in said Declarations and Survey).

Parcel ID Number: 17-10-211-021-1018 540 N Lake Shore Drive, #703 Chicago ("Property Address"):

[City], Illinois 60611 which currently has the address of [Street]

[Zip Code]

TOGETHER WITH all the improvements now or hereafter exacted 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 understands and agrees that MERS holds only legal title to the interests granted by Borrower in this Security Instrument, but, if necessary to comply with law or custom, MERS (as nominee for Lender and Lender's successors and assigns) has the right: to exercise any or all of those interests, including, but not limited to, the right to foreclose and sell the property; and to take any action required of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seised of the estate hereby convered 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, Interest, Escrow Items, Prepayment Charges, and Late Charges. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and any prepayment charges and late charges due under the Note. Borrower shall also pay funds for Escrow Items

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Form 3014 1/01