## **UNOFFICIAL COPY**

### WHEN RECORDED MAIL TO:

JOAN M HOWARD 7914 GOLF DR

PALOS HEIGHTS, IL 60463 Loan No: 0001455435



Doc#: 1229816040 Fee: \$42.25 Eugene "Gene" Moore RHSP Fee:\$10.00 Cook County Recorder of Deeds Date: 10/24/2012 10:26 AM Pg: 1 of 2

### RELUASE OF MORTGAGE/TRUST DEED BY CORPORATION (ILLINOIS)

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

Know All Men By these Presents, Crown Mcrtgage Company of the County of Cook and the State of Illinois for and in consideration of the payment of the Indebtedness secured by the property herein-after mentioned, and the cancellation of all the notes thereby secured, and of the sum of one dollar, the receipt whereof is hereby acknowledged, does hereby **REMISE**, **RELEASE**. **CONVEY** and **QUIT CLAIM** unto JOAN M HOWARD / , their heirs, legal representatives and assigns, all the right, titles, interest, claim or demand whatsoever it may have acquired in, through or by a certain mortgage bearing the date April 29, 2004 and recorded in the Recorder's Office of Cook County, in the State of IL, in book of records on page as Document No. 0414004276, to the premises therein described as follows, situated in the County of Cook State of IL to wit:

SEE ATTACHED FOR LEGAL DESCRIPTION

BY:

Tax ID No. (Key No.) 23-36-303-124-1023 Tax Unit No.

Witness our hand(s) and seals(s), October 8, 2012.

THIS INSTRUMENT

WAS PREPARED BY: HEATHER M. KOWALCZYK

CROWN MORTGAGE COMPANY 6141 WEST 95<sup>TH</sup> STREET OAK LAWN, IL 60453

STATE OF ILLINOIS)
COUNTY OF Cook)

James R. Borskie

Manager of Servicing Operations

Heather M. Kowalczyk

Asst. Secretary

On October 8, 2012, before me, the undersigned Notary Public, personally appeared James R. Borskie and Heather M. Kowalczyk and known to me to be the Loan Servicing Manager and Asst. Secretary, authorized agents for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

Notary Public

OFFICIAL SEAL LENORA J PATTERSON NOTARY PUBLIC - STATE OF ILLINOIS MY COMMISSION EXPIRES:06/12/16

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(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 [Type of Recording Jurisdiction] County

Cock of

[Name of Recording Jurisdiction]:

PARCEL 1. UNIT 7914 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN OAK HILLS CONDOMINIUM DELINEATED AND DEFINED IN TAR DECLARATION RECORDED AS DOCUMENT NUMBER 23771002, IN THE SOUTHWEST QUARTER OF SECTION 36, TOWNSHIP 37 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PARCEL 2: EASEMENTS A PURTENANT TO AND FOR THE BENEFIT OF PARCEL 1 FOR INGRESS AND EGRESS AS SET FORTH AND DEFINED IN THE DECLARATION OF EASEMENTS RECORDED AS DOCUMENT 23684698 AS SUPPLEMENTED IN COOK of Collusia COUNTY, ILLINOIS.

Parcel ID Number: 23-36-303-124-1023 7914 GOLF DR. PALOS HEIGHTS ("Property Address"):

which currently has the address of [Street]

[City], Illinois 60463

[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 seised 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, 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 pursuant to Section 3. Payments due under the Note and this Security Instrument shall be made in U.S.

**GAP -6(IL)** (0010)

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