

Recording Requested By:
M&T BANK

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When Recorded Return To:

M&T BANK
4TH FLOOR - LIEN RELEASE DEPT
PO BOX 1288
BUFFALO, NY 14240-1288

Doc#: 1235429011 Fee: \$42.00
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 12/19/2012 09:38 AM Pg: 1 of 3

RELEASE OF MORTGAGE

M&T BANK #: 0014171243 "TAYLOR" Lender ID: 418/0207309521 Cook, Illinois
MERS #: 100567001108190001 SIS #: 1-888-679-6377

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.

KNOW ALL MEN BY THESE PRESENTS that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. holder of a certain mortgage, made and executed by ELFANOR J. TAYLOR AND MICHAEL R. TAYLOR, WIFE AND HUSBAND, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS") AS NOMINEE FOR MIDWEST EQUITY MORTGAGE, LLC, in the County of Cook, and the State of Illinois, Dated: 09/01/2011 Recorded: 09/12/2011 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No. 1125549031, 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.

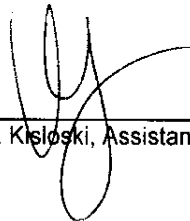
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC is at 1901 E Voorhees Street, Suite C, Danville, IL 61834, P.O. BOX 2026, FLINT, MI 48501-2026

Legal: See Exhibit "A" Attached Hereto And By This Reference Made A Part Hereof

Assessor's/Tax ID No. 23-25-414-008-0000
Property Address: 12422 S. 73RD CT, PALOS HEIGHTS, IL 60463

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
On December 11th, 2012

By: 
Tiffany A. Kisloski, Assistant Secretary

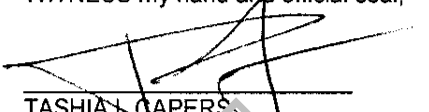
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gm

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STATE OF New York
COUNTY OF Erie

On the 11th day of December in the year 2012 before me, the undersigned Notary Public in and for said State, personally appeared Tiffany A. Kisloski, Assistant Secretary, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is(are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

WITNESS my hand and official seal,



TASHIA L. CAPERS
Notary Expires: 05/21/2016
Qualified in Erie County

TASHIA L. CAPERS
Lic. #01CA6262155
Notary Public-State of New York
Qualified in Erie
My Commission Expires 05/21/2016

(This area for notarial seal)

Prepared By:
TIFFANY A. KISLOSKI, M&T BANK LIEN, RELEASE DEPT 4TH FLOOR, PO BOX 1288, BUFFALO, NY 14240-1288 1-800-724-2224

Property of Cook County Clerk's Office

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Lot 8 in Block 80 in Robert Bartlett's Homestead Development Number 9,
a Subdivision of the East Half of the Southeast Quarter of Section 25, Township 37 North, Range 12, East of
the Third Principal Meridian, in Cook County, Illinois.

which currently has the address of 12422 S.73rd Ct

Palos Heights [City], Illinois 60463 [Zip Code] ("Property Address"):
[Street]

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 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 or canceling this Security Instrument.

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to 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 and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. Monthly Payment of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under Paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. § 2601 *et seq.* and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

If the amounts held by Lender for Escrow Items exceed the amounts permitted to be held by RESPA, Lender shall account to Borrower for the excess funds as required by RESPA. If the amounts of funds held by

