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Recording Requested By
Midwest Loan Services, Inc.

Doc#: 1307145015 Fee: \$40.00
Karen A. Yarbrough RHSP Fee: \$10.00
Cook County Recorder of Deeds
Date: 03/12/2013 09:09 AM Pg: 1 of 2

When Recorded Mail To:
National Reconveyance Center
12661 Gain St.
Hansen Hills, Ca 91331

Loan #: 2064863
NRC #: 58913

SATISFACTION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, that PROVIDENCE BANK hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain MORTGAGE dated 05/27/2011 made and executed by JOHN PERKOWSKI AKA JOHN D PERKOWSKI AND SHELLY SANTEFORT PERKOWSKI A/K/A SHELLY M. SANTEFORT, HUSBAND AND WIFE AS TENANTS BY THE ENTIRETY to secure payment of the principal sum, of \$17000.00 Dollars and interest and PROVIDENCE BANK in the County of COOK and State of IL Recorded: 06/13/2011 Instrument #: 1116450030 Book: Page: Re-Recorded: Inst#: is PAID AND SATISFIED; and does hereby consent that the same may be DISCHARGED OF RECORD.

Legal Description: SEE ATTACHMENT A., Tax Id No.: 17-04-441-024-1141, Property Address: 55 WEST DELAWARE PLACE UNIT #916 CHICAGO IL

IN WITNESS WHEREOF, the said Mortgagee has set his hand and has caused these presents to be signed by its duly authorized officer (s), on February 22, 2013.

PROVIDENCE BANK
Beneficiary

BY
ALISSA MOOSBRUGGER, AUTHORIZED OFFICER

BY
DICK DIVALL, AUTHORIZED OFFICER
for above Beneficiary

STATE OF California
COUNTY OF Los Angeles

On February 22, 2013 before me, PATRICIA S. GUYETT, a Notary Public, personally appeared ALISSA MOOSBRUGGER, AUTHORIZED OFFICER and DICK DIVALL, AUTHORIZED OFFICER, who proved to me on the basis of satisfactory evidence to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument the persons, or the entity upon behalf of which the persons acted, executed the instrument.

I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS MY hand and Notarial Seal.

PATRICIA S. GUYETT, Notary Public
My Comm. Expires 05/14/2014



S ✓
P 2
S ✓
M ✓
SC ✓
E ✓
INT DA

Prepared by Connie Saunders, 12661 Gain St, Hansen Hills, Ca 91331

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#58913

UNITS 916 AND P-196, TOGETHER WITH THE EXCLUSIVE RIGHT TO THE USE OF STORAGE SPACE S-196, IN THE PARK NEWBERRY CONDOMINIUM, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS, AS DEFINED AND DELINEATED IN THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NUMBER 98154431, AS AMENDED FROM TIME TO TIME, IN THE EAST HALF OF THE SOUTHEAST QUARTER OF SECTION 4, TOWNSHIP 39 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
A.P.N.: 17-04-441-024-1141 & 17-04-441-024-1387

which currently has the address of 55 WEST DELAWARE PLACE UNIT 916

CHICAGO, Illinois 60610 ("Property Address");
[City] [Street] [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixture 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 seized 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. currency. However, if any check or other instrument received by Lender as payment under the Note or this Security Instrument is returned to Lender unpaid, Lender may require that any or all subsequent payments due under the Note and this Security Instrument be made in one or more of the following forms, as selected by Lender: (a) cash; (b) money order; (c) certified check, bank check, treasurer's check or cashier's check, provided any such check is drawn upon an institution whose deposits are insured by a federal agency, instrumentality, or entity; or (d) Electronic Funds Transfer.

Payments are deemed received by Lender when received at the location designated in the Note or at such other location as may be designated by Lender in accordance with the notice provisions in Section 15. Lender may return any payment or partial payment if the payment or partial payments are insufficient to bring the Loan current. Lender may accept any payment or partial payment insufficient to bring the Loan current, without waiver of any rights hereunder or prejudice to its rights to refuse such payment or partial payments in the future, but Lender is not obligated to apply such payments at the time such payments are accepted. If each Periodic Payment is applied as of its scheduled due date, then Lender need not pay interest on unapplied funds. Lender may hold such unapplied funds until Borrower makes payment to bring the Loan current. If Borrower does not do so within a reasonable period of time, Lender shall either apply such funds or return them to Borrower. If not applied earlier, such funds will be applied to the outstanding principal balance under the Note immediately prior to foreclosure. No offset or claim which Borrower might have now or in the future against Lender shall relieve Borrower from making payments due under the Note and this Security Instrument or performing the covenants and agreements secured by this Security Instrument.