## **UNOFFICIAL COPY**



Doc#: 1314119021 Fee: \$40.00 RHSP Fee:\$10.00 Affidavit Fee: Karen A.Yarbrough Cook County Recorder of Deeds Date: 05/21/2013 10:52 AM Pg: 1 of 2

Recording Requested By Midwest Loan Services, Inc.

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

This Space for Recorders Use only

Loan #: 21812.28 NRC #: 60247 FHLMC LN#: SATISFACTION OF MORTGAGE

KNOW ALL MET BY THESE PRESENTS, that FIRST NORTHERN CREDIT UNION hereinafter referred to as the Mortgagee, DOES HEREBY CERTIFY, that a certain MORTGAGE dated 11/05/2010 made and executed by CHARLES DO AND KATIE N NGUYEN to secure payment of the principal sum, of \$290000.00 Dollars and interest and FIRST NORTHERN CREDIT UNION in the County of COOK and State of IL Recorded: 11/24/2010 Instrument #: 1032815072 Book: Page: Re-Recorde1: 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.: 09-07-201-021-0000, Property Address: 514 WAIKIKI OR DES PLAINES 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 4.25-13.

FIRST NORTHERN CREATIT UNION

for above Mortgagee

STATE OF L

COUNTY OF COOL

On 4-25-13 before me, Annual Dank, a Notary Public in and for Cook County in the State of L, personally appeared CADL Durk, NO-SEPVICIAN CREDIT UNION, who as such officers for and on behalf acknowledged the execution of the foregoing Instrument.

WITNESS MY hand and Notarial Seal.

Notary Public

Prepared by Connie Saunders, 12661 Gain St, Hansen Hills, Ca 91331
1-IL-MTG.MW ID: PG

OFFICIAL SEAL
KATHRYN E WANER
NOTARY PUBLIC - STATE OF ILLINOIS
MY COMMISSION EXPIRES:09/30/13

1314119021 Page: 2 of 2

## UNOFFICIA<sup>1</sup>COPY

60247

LOT 13 IN WOLF POINT, BEING A RESUBDIVISION OF PART OF LOT 3 IN CONRAD MOEHLING'S SUBDIVISION OF PARTS OF SECTION 7 AND 8, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF REGISTERED IN THE OFFICE OF THE REGISTRAR OF TITLES OF COOK COUNTY, ON JULY 17, 1978 AS DOCUMENT NUMBER 3032134. SITUATED IN COOK COUNTY IN THE STATE OF ILLINOIS. A.P.N.: 09-07-201-021-0000

which currently has the address of 514 WAIKIKI DR

DES PLAYNES , Illinois 60016 ("Property Address"):

[City] [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 Eorrower 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 un form 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 cover 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 'tem, 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 of 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.