

**PREPARED BY:**

Lake Michigan Credit Union  
4027 Lake Drive  
Grand Rapids MI 49546

**WHEN RECORDED MAIL TO:**

Lake Michigan Credit Union  
Luke Hankins  
4027 Lake Drive  
Grand Rapids MI 49546

**SUBMITTED BY:** Kurt Tanis

**RELEASE OF MORTGAGE**

Illinois

KNOW ALL MEN BY THESE PRESENTS that, **Lake Michigan Credit Union** mortgagee of a certain mortgage, whose parties, dates and recording information are below, does hereby cancel and discharge said mortgage.

Original Mortgagor(S): Lake Michigan Credit Union

Original Mortgagee(S): The First Mortgage Corporation

Original Instrument No: 1215646149

Date of Note: 05/25/2012

Original Recording Date: 06/04/2012

Legal Description: **Attached**

PIN #: 32-06-117-003-0000

County: Cook County, State of IL

Property Address: 18505 Martin Ave, HOMewood, IL 60430

IN WITNESS WHEREOF, the undersigned has caused this instrument to be executed on this date of 06/26/2015.

**Lake Michigan Credit Union**



By: Kurt Tanis

Title: VP of Mortgage Servicing

State of Michigan }  
County of Kent }

This instrument was acknowledged before me on 06/26/2015 by Kurt Tanis , VP of Mortgage Servicing of Lake Michigan Credit Union, on behalf of said corporation.

Witness my hand and official seal on the date hereinabove set forth.

LETICIA DIAZ  
NOTARY PUBLIC, STATE OF MI  
COUNTY OF KENT  
MY COMMISSION EXPIRES Sep 13, 2015  
ACTING IN COUNTY OF



Notary Public: Leticia Diaz  
My Commission Expires:  
**09/13/2015**  
Resides in: Kent

# UNOFFICIAL COPY

**(H) "Riders"** means all Riders to this Security Instrument that are executed by Borrower. The following Riders are to be executed by Borrower [check box as applicable]:

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Adjustable Rate Rider | <input type="checkbox"/> Condominium Rider              | <input type="checkbox"/> Second Home Rider |
| <input type="checkbox"/> Balloon Rider         | <input type="checkbox"/> Planned Unit Development Rider | <input type="checkbox"/> VA Rider          |
| <input type="checkbox"/> 1-4 Family Rider      | <input type="checkbox"/> Biweekly Payment Rider         |  |
| <input type="checkbox"/> Other [Specify]       |   |  |

**(I) "Applicable Law"** means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.

**(J) "Community Association Dues, Fees, and Assessments"** means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.

**(K) "Electronic Funds Transfer"** means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.

**(L) "Escrow Items"** means those items that are described in Section 3.

**(M) "Miscellaneous Proceeds"** means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.

**(N) "Mortgage Insurance"** means insurance protecting Lender against the nonpayment of, or default on, the Loan.

**(O) "Periodic Payment"** means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.

**(P) "RESPA"** means the Real Estate Settlement Procedures Act (12 U.S.C. § 2601 *et seq.*) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, "RESPA" refers to all requirements and restrictions that are imposed in regard to a "federally related mortgage loan" even if the Loan does not qualify as a "federally related mortgage loan" under RESPA.

**(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 of **COOK** ✓

**LOTS 29 AND 30 IN BLOCK 1 IN SOUTH HOMEWOOD A SUBDIVISION OF THE SOUTH HALF OF THE NORTHWEST QUARTER OF SECTION 6 TOWNSHIP 35 NORTH RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY ILLINOIS.**

Parcel ID Number: **32-06-117-003-0000;32-06-117-004-0000**

which currently has the address of: **18505 MARTIN AVE.**

**HOMEWOOD, ILLINOIS 60430**

("Property Address"):

✓ **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 and canceling this Security Instrument.