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VERDUGO TRUSTEE SERVICE CORPORATION

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EDWARD M. MOODY

COOK COUNTY RECORDER OF DEEDS

DATE: 02/18/2020 02:21 PM PG: 1 OF 6



RELEASE OF MORTGAGE

CITIMORTGAGE, INC. #:2001219485 "GALEK" Lender ID:8/4004694782 Cook, Illinois PIF: 04/18/2006

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 CITIMORTGAGE, INC. holder of a certain mortgage, made and executed by TOMASZ GALEK AND URSZULA GALEK HUSBAND AND WIFE, originally to CITIMORTGAGE, INC., in the County of Cook, and the State of Illinois, Dated: 09/30/2003 Recorded: 10/28/2003 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 0330120046, does hereby acknowledge full payment and satisfaction of the same, and in consideration thereof, does hereby cancel and discharge said mortgage.

Legal: PARCEL 1: UNIT 101 IN 845 BUSSE CONDOMINIUM AS DELINEATED ON PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE: LOTS 40 (EXCEPT THE NORTHWESTERLY 5 FEET THEREOF) 41, 42, 43 AND 44 IN H. ROY BERRY COMPANY'S "PINE HAVEN" BEING A SUBDIVISION OF PARTS OF THAT PART NORTHEASTERLY OF NORTHEASTERLY LINE OF RIGHT OF WAY OF CHICAGO AND NORTHWESTERN RAILWAY COMPANY OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 27, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEYS IS ATTACHED AS EXHIBIT A OF DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 97673042, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PARCEL 2: THE EXCLUSIVE RIGHT TO USE OF PARKING SPACE P-1 AS DELINEATED IN THE DECLARATION OF CONDOMINIUM, AND SURVEY ATTACHED THERETO, RECORDED AS DOCUMENT NUMBER 97673042.

Assessor's/Tax ID No. 09-27-207-048-1001
Property Address: 845 BUSSE HIGHWAY UNIT 101, PARK RIDGE, IL 60068

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

S ✓
P ✓
S ✓
M ✓
SC ✓
E ✓
INT ✓

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RELEASE OF MORTGAGE Page 2 of 2

CITIMORTGAGE, INC.

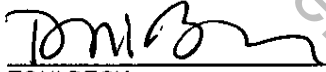
On 12/31/19

By: 
TYLER ALCORN, ASSISTANT VICE
PRESIDENT

STATE OF Missouri
COUNTY OF St. Charles

On 12/31/19, before me, TONI BECK, a Notary Public in and for said State of Missouri, personally appeared TYLER ALCORN, ASSISTANT VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(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 authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,


TONI BECK
Notary Expires: 07/25/2023 #19673959



(This area for notarial seal)

Prepared By: SARIKA MAHAMUNKAR, VERDUGO TRUSTEE SERVICE CORP PO BOX 10003, HAGERSTOWN, MD 21747-0003
1-800-283-7918

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Return To:
CitiMortgage, Inc.
Attn: Document Processing
P.O. Box 790021
St. Louis, MO 63179-0021



Doc#: 0330120046
Eugene "Gene" Moore Fee: \$72.00
Cook County Recorder of Deeds
Date: 10/28/2003 07:59 AM Pg: 1 of 25

Prepared By:
CitiMortgage, Inc.
1000 Technology Drive MS # 852
O' Fallon, MO 63304

[Space Above This Line For Recording Data]

MORTGAGE

25

P.N.T.N.

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

- (A) "Security Instrument" means this document, which is dated September 30, 2003 together with all Riders to this document.
- (B) "Borrower" is Tomasz Galek and Urszula Galek HUSBAND AND WIFE

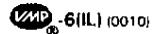
Borrower is the mortgagor under this Security Instrument.
(C) "Lender" is CitiMortgage, Inc.

Lender is a Corporation organized and existing under the laws of Delaware

002001219485

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

Form 3014 1/01



Page 1 of 15

Initials: T.G.
UG

VMP MORTGAGE FORMS - (800)521-7291



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Lender's address is 1000 Technology Drive, O' Fallon, MO 63304

Lender is the mortgagee under this Security Instrument.

(D) "Note" means the promissory note signed by Borrower and dated September 30, 2003

The Note states that Borrower owes Lender One Hundred Eleven Thousand Two Hundred

Dollars

(U.S. \$111,200.00) plus interest. Borrower has promised to pay this debt in regular Periodic Payments and to pay the debt in full not later than October 1, 2033

(E) "Property" means the property that is described below under the heading "Transfer of Rights in the Property."

(F) "Loan" means the debt evidenced by the Note, plus interest, any prepayment charges and late charges due under the Note, and all sums due under this Security Instrument, plus interest.

(G) "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 checked="" type="checkbox"/> Adjustable Rate Rider | <input checked="" 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"/> 1-4 Family Rider |
| <input type="checkbox"/> VA Rider | <input type="checkbox"/> Biweekly Payment Rider | <input type="checkbox"/> Other(s) [specify] |
- Other(s):

(H) "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.

(I) "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.

(J) "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.

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

(L) "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.

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

(N) "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.

(O) "RESPA" means the Real Estate Settlement Procedures Act (12 U.S.C. Section 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.

002001219485

AMP 6(1L) (0010)

Initials: J.G.
UG

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(3707)0046 Page: 3 of 20

(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 County of Cook [Type of Recording Jurisdiction] of Cook [Name of Recording Jurisdiction]:

See Schedule A

Parcel ID Number: 09-27-207-048-1001 which currently has the address of
845 Busse Highway Unit 101 [Street]
Park Ridge [City], Illinois 60068- [Zip Code]
("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 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. 002001219485

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(3/07/20046 Page 16 of 25)

LEGAL DESCRIPTION

PARCEL 1: UNIT 101 IN 845 BUSSE CONDOMINIUM AS DELINEATED ON PLAT OF SURVEY OF THE FOLLOWING DESCRIBED PARCEL OF REAL ESTATE: LOTS 40 (EXCEPT THE NORTHWESTERLY 5 FEET THEREOF) 41, 42, 43 AND 44 IN H. ROY BERRY COMPANY'S "PINE HAVEN" BEING A SUBDIVISION OF PARTS OF THAT PART NORTHEASTERLY OF NORTHEASTERLY LINE OF RIGHT OF WAY OF CHICAGO AND NORTHWESTERN RAILWAY COMPANY OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 27, TOWNSHIP 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, WHICH SURVEY IS ATTACHED AS EXHIBIT A OF DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 97673042, TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS.

PARCEL 2: THE EXCLUSIVE RIGHT TO USE OF PARKING SPACE P-1 AS

DELINEATED IN THE DECLARATION OF CONDOMINIUM, AND SURVEY ATTACHED THERETO, RECORDED AS DOCUMENT NUMBER 97673042.

Permanent Index Number: 09-27-207-048-1001

Property of Cook County Clerk's Office