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Edward M. Moody
Cook County Recorder of Deeds
Date: 07/29/2020 04:21 PM Pg: 1 of 3

RELEASE OF MORTGAGE

M&T Bank#: 0053351086 "MASSEY SR.," Q12/737 0205599847 222634642 000004150 Cook, Illinois
MIN #:100032413510072720 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., AS MORTGAGEE, ITS SUCCESSORS AND ASSIGNS holder of a certain mortgage, made and executed by BARRY C. MASSEY SR., SINGLE MAN, originally to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, AS NOMINEE FOR UNITED WHOLESAL MORTGAGE, ITS SUCCESSORS AND ASSIGNS, in the County of Cook, and the State of Illinois, Dated: 07-20-2010 Recorded: 08-09-2010 as Instrument No. 1022133201, Book/Reel/Liber N/A Page/Folio N/A, does hereby acknowledge full payment and satisfaction of the same, and in consideration thereof, does hereby cancel and discharge said mortgage.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC has a mailing address at P.O. BOX 2026, FLINT, MI 48501-2026

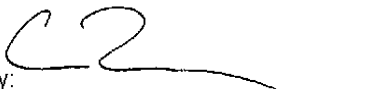
Legal: See Exhibit "A" Attached Hereto And By This Reference Made A Part Hereof

Assessor's/Tax ID No.: 13-32-321-003-0000

Property Address: 1649 N MCVICKER AVE, CHICAGO, IL 60639

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

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, ITS SUCCESSORS AND ASSIGNS
On June 19th, 2020

By: 

Alan Myers, Assistant Vice-President


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STATE OF New York
COUNTY OF Erie

On the 19th day of June in the year 2020 before me, the undersigned, personally appeared Alan Myers , Assistant Vice-President of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS MORTGAGEE, ITS SUCCESSORS AND ASSIGNS, 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,



Gloria J. Dishman
Notary Public State of New York
Notary Expires: 4/24/2022 #01DI6040720
Qualified in Erie County

GLORIA J. DISHMAN
Notary Public, State of New York
Qualified in Erie County
My Commission Expires 04/24, 22

Prepared By: Alan Myers, M&T Bank 1 Fountain Plaza, 4th Floor Buffalo, NY, 14203 (800) 724-2224

Property of Cook County Clerk's Office

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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 Cook

County, Illinois:

Lot 56 in Mills and Son's Resubdivision of Sundry Lots of Blocks 1, 2, 11 and 12 in Gale and Welch's Resubdivision of part of a Gale's Subdivision of the Southeast 1/4 of Section 31, and the Southwest 1/4 of Section 32, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

Parcel ID Number: 13-37-321-003-0000 Vol. 0366

which has the address of 1649 N MCVICKER AVE

[Street]

Chicago

[City], Illinois 60639

[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 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 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.

Borrower and Lender covenant and agree as follows:

UNIFORM COVENANTS.

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. Section 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 the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

1351007272



Initials: BCOM