

RETURN TO:
U.S. POSTAL SERVICE FCU
ATTN: MICHELLE WATERS
7905 MALCOLM ROAD, #311
CLINTON, MD 20735-1730

UNOFFICIAL COPY



CERTIFICATE OF SATISFACTION

Doc# 2114506011 Fee \$78.00
RHSP FEE:\$9.00 RPRF FEE: \$1.00
KAREN A. YARBROUGH
COOK COUNTY CLERK
DATE: 05/25/2021 10:10 AM PG: 1 OF 2

PLACE OF RECORD: **COOK COUNTY RECORDERS OFFICE**
COUNTY/CITY/DISTRICT OF: **COOK**
STATE/COMMONWEALTH/ISLAND OF: **ILLINOIS**
DATE OF DEED OF TRUST/MORTGAGE: **MAY 24, 1990**
BOOK/LIBER: **NA** PAGE(S)/FOLIO: **NA** INSTRUMENT NO.: **90254572**
AMOUNT SECURED: **\$40,000.00**
DATE RECORDED: **MAY 31, 1990**
NAME OF GRANTOR(S): **BETTY J. COVINGTON AND HAVIS COVINGTON, HER HUSBAND**
NAME OF TRUSTEE(S)/LENDER: **U.S. POSTAL SERVICE FEDERAL CREDIT UNION**
BRIEF DESCRIPTION OF PROPERTY: **7600 S LAFLIN STREET, CHICAGO, IL 60620**
PN 20-24-304-023-0000
DATE OF NOTE(S): **MAY 24, 1990** undersigned, holder of the above-mentioned note(s) secured by the above-mentioned Deed of Trust/Mortgage to be produced before the Clerk herewith, do hereby certify that the same has/have been paid-in-full.

Given under my hand this **31ST** day of **AUGUST, 2019** U. S. POSTAL SERVICE FEDERAL CREDIT UNION

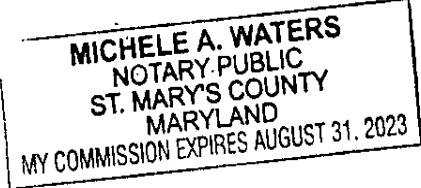
BY: *[Signature]*
Steven Cimino, Executive Vice President or
Brinton Chalmers, Designated Agent



STATE OF MARYLAND)
COUNTY OF ST. MARY'S)

I HEREBY CERTIFY THAT, ON THIS **31ST** DAY OF **AUGUST, 2020** BEFORE ME, THE SUBSCRIBER, A NOTARY PUBLIC OF THE STATE AND COUNTY AFORESAID, PERSONALLY APPEARED **BRINTON CHALMERS** WHO ACKNOWLEDGED HIMSELF TO BE THE DESIGNATED AGENT OF U.S. POSTAL SERVICE FEDERAL CREDIT UNION, THE HOLDER OF THE DEED OF TRUST NOTE/ MORTGAGE REFERRED TO ABOVE, AND THAT HE EXECUTED THE AFOREGOING CERTIFICATE OF SATISFACTION FOR THE PURPOSES THEREIN CONTAINED BY SIGNING THE NAME OF BRINTON CHALMERS AS ITS DESIGNATED AGENT, AND THAT THE FACTS SET FORTH THEREIN ARE TRUE

IN WITNESS WHEREOF I HERE UNTO SET MY HAND AND OFFICIAL SEAL.



[Signature]
Michele A Waters, NOTARY PUBLIC
Commission Expires: August 31, 2023

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RECORDATION REQUESTED BY

UNOFFICIAL COPY

90254572

U. S. Postal Service Federal
Credit Union

WHEN RECORDED MAIL TO:

~~Ostby & Nealon
Attorneys at Law
119 North Henry Street
Alexandria Virginia 22320~~Att. Daniel Cohen
105 W. Madison #1402

Chicago, IL 60602

DEPT-01 RECORDING \$17.0
T#7777 TRAN 4525 05/31/90 15:40:00
#4066 F *-90-254572
COOK COUNTY RECORDER

SEND TAX NOTICES TO:

90254572

SPACE ABOVE THIS LINE IS FOR RECORDER'S USE ONLY

MORTGAGE

AMOUNT OF PRINCIPAL INDEBTEDNESS: \$ 40,000.00

THIS MORTGAGE IS DATED May 24, 1990, between Betty J. Covington and
Havis Covington, Her Husbandwhose address is 7600 S. Laflin Street, Chicago, Illinois 60620(referred to below as "Grantor"); and U.S. Postal Service Federal Credit Union, whose address is 475 L'Enfant Plaza, SW, Washington, DC
20260-9900 (referred to below as "Lender"), a corporation organized and existing under the laws of The United States of1. GRANT OF MORTGAGE. For valuable consideration, Grantor mortgages, warrants, and conveys to Lender all of Grantor's right, title, and
interest in the following described real property, together with all existing or subsequently erected buildings, improvements and fixtures; all
easements, rights of way, and appurtenances; all water, water courses, and ditch rights (including stock in utilities with ditch or irrigation
rights); and all other rights, royalties, and profits relating to the real property, including without limitation any rights the Grantor later acquires in the fee
simple title to the land, subject to a Lease, if any, and all minerals, oil, gas, geothermal and similar matters, located in
County of Cook, State of Illinois (the "Real Property");LOTS 1 AND 2 IN MURRAY'S SUBDIVISION OF BLOCK 20
IN JONES SUBDIVISION OF THE WEST 1/2 OF SECTION
29 TOWNSHIP 38 NORTH RANGE 14, EAST OF THE
THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS

90254572

The Real Property or its address is commonly known as 7600 S. Laflin Street
Chicago, IL 60620Property Tax ID No.: 2029304022 and 2029304023

Grantor presently assigns to Lender all of Grantor's right, title, and interest in and to all leases of the Property.

2. DEFINITIONS. The following words shall have the following meanings when used in this Mortgage. Terms not otherwise defined in this Mortgage
shall have the meanings attributed to such terms in the Illinois Uniform Commercial Code.**Borrower.** The word "Borrower" means each and every person who signs the LOANLINER® Home Equity Plan Credit Agreement secured by this
Mortgage.**Credit Agreement.** The words "Credit Agreement" mean the revolving line of credit agreement dated May 24, 1990, between
Lender and Grantor with a credit limit of the amount shown on the first page of this Security Instrument, together with all renewals of, extensions
of, modifications of, refinancings of, consolidations of, and substitutions for the Credit Agreement. The maturity date of this Mortgage, which is the
date by which all indebtedness under the Credit Agreement and this Mortgage is due is May 24, 2020. The interest rate under the
revolving line of credit is a variable interest rate based upon an index. The index currently is 7.920 % per annum. The interest rate to be
applied to the outstanding account balance shall be at a rate 4.000 percentage points above the index, subject however to the following minimum
and maximum rates. Under no circumstances shall the interest rate be less than 9.000% per annum or more than the lesser of 18.000% per
annum or the maximum rate allowed by applicable law.**Grantor.** The word "Grantor" means any and all persons and entities executing this Mortgage, including without limitation all Grantors named
above. The Grantor is the mortgagor under this Mortgage. Any Grantor who signs this Mortgage, but does not sign the Credit Agreement, is
signing this Mortgage only to grant and convey that Grantor's interest in the Real Property and to grant a security interest in Grantor's interest in
the Rents and Personal Property to Lender and is not personally liable under the Credit Agreement except as otherwise provided by contract or
law.

Box 158