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Record and Return To:

Member First Mortgage, LLC 616 44th St SE Grand Rapids, MI 49548-7576

This Instrument Prepared By:

NICOLE BURD

Member First Mortgage, LLC 616 44th St SE Grand Rapids, MI 49548-7576 (616)538-1818

Doc#. 2325846125 Fee: \$107.00

Karen A. Yarbrough Cook County Clerk

Date: 09/15/2023 11:00 AM Pg: 1 of 2

Loan #: 10967503

RELEASE OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS that, MEMBER FIRST MORTGAGE, LLC,, MI, the mortgagee of a certain mortgage, whose parties, dates and recording information are below, does hereby cancel and discharge said mortgage.

Original Mortgagor(s): MARK SANCHEZ AND FRANCES SANCHEZ HUSBAND AND WIFE, NOT AS TENANTS IN COMMON, NOT IN JOINT TENANCY, BUT AS TENANTS BY THE ENTIRETY Original Mortgagee(s): MEMBER FIRS F MORTGAGE, LLC

Dated: 06/01/2020 Recorded: 07/15/2020 In strument: 2019707200 in Cook County, IL Loan Amount: \$320,000.00

Property Address: 3625 N NEWLAND AVE, CLUCAGO, IL 60634

Parcel Tax ID: 13-19-133-050-0000

Legal: SEE ATTACHED

IN WITNESS WHEREOF, this instrument was executed, signed and delivered by the undersigned effective 09/14/2023. Ja. Clarks

MEMBER FIRST MORTGAGE, LLC

Name: Anthony McCullough

Title: AVP OF OPERATIONS

STATE OF Michigan **COUNTY OF Kent**

On 09/14/2023, before me, Kristine Bastiaanse, Notary Public, personally appeared Anthony McCullough, AVP OF OPERATIONS of MEMBER FIRST MORTGAGE, LLC, personally known to me (or proved to me the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that she/he/they executed the same in her/his/their authorized capacity(ies), and that by her/his/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

KRISTINE BASTIAANSE

Notary Public - Michigan Ottawa County

My Commission Expires Dec. 12, 2024 Acting in the County of Kent

Witness my hand and official seal.

Notary Public: Kristine Bastiaanse My Commission Expires: 12/12/2024

Commission #: N/A

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The notarial act was performed using electronic technology from CSC

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Lot 7 (Except the South 105 feet) and the South 29.61 feet of lot 8 in the block 16 in W.F. Kaiser and Company's Addison Heights being a subdivision of the South 1/2 of Northwest 1/4 of Section 19, Township 40 North, Range 13, East of the Third Principal Meridian, in Cook County, Illinois.

which currently has the address of 3625 N Newland Ave, Chicago, Illinois 60634 ("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 equired of Lender including, but not limited to, releasing and canceling this Security Instrument.

BORROWER COVENANTS that Borrower 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. For ower 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, Escrov 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. 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 if 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



ILLINOIS—Single Family—Fannie Mae/Freddle Mac UNIFORM INSTRUMENT
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