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DEPT-01 RECORDING \$23.50
T#8888 TRAM 7075 07/22/93 13:02:00
#6788 # *-93-570350
COOK COUNTY RECORDER

RELEASE OF MORTGAGE OR TRUST DEED BY CORPORATION

KNOW ALL MEN BY THESE PRESENT, that OLD KENT BANK AND TRUST COMPANY, a Michigan Corporation, does hereby certify that OLD KENT BANK of the county of Cook and State of Illinois for and in consideration of the payment of the indebtedness secured by the mortgage thereafter mentioned, and the cancellation of all the notes thereby secured, and of the sum of one dollar, the receipt whereof is hereby acknowledged, do hereby REMISE, RELEASE, CONVEY and QUIT CLAIM unto WILLIAM ROBERT HEARD, II AND CARYL PATRICE HEARD, HUSBAND AND WIFE heirs, legal representatives and assigns, all the right, title, interest, claim or demand whatsoever they may have acquired in, through or by a certain mortgage, bearing date May 20, 191992, and recorded in the Recorder's Office of Cook County, in the State of Illinois, as document No. 92384893, to the premises therein described as follows, situated in the County of Cook, State of Illinois, to wit:

SEE LEGAL ATTACHED

together with all the appurtenances and privileges thereunto belonging or appertaining.

Permanent Real Estate Index Number(s): Pin # 14-19-230-028

Address(es) of premises: 3634 N. Paulina, Chicago, Il.

Signed, sealed and delivered June 18, 1993.

Witnesses:

OLD KENT BANK AND TRUST COMPANY

[Signature]
Dung Chung

By [Signature]
Mona Erickson

[Signature]
John Stelpstra

Its Default Administration Officer

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State of Michigan)
) ss.
County of Kent)

On June 18, 1993, before me, a Notary Public in and for said County, appeared Mona Erickson to me personally know, and being duly sworn did say, that she is Default Administration Officer of Old Kent Bank and Trust Company and that said instrument was signed and sealed in behalf of said corporation by authority of its Board of Directors, and did acknowledge the same to be the free act and deed of said corporation.

[Signature]
Jeanette M. Bentley
Notary Public, Kent County, Michigan
My Commission expires August 21, 1995

This instrument was drafted by:
Jeanette Bentley
Old Kent Bank and Trust Co.
Mortgage Servicing Dept.
1850 East Paris Road
Grand Rapids, MI 49546

Return to:
William Robert Heard, II
Caryl Patrice Heard
3634 North Paulina
Chicago, Il. 60613

A/C #0302965

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M.S.
A.U.

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Property of Cook County Clerk's Office

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AFTER RECORDING MAIL TO:

Old Kent Bank
1500 N. Main Street
Wheaton, IL 60187
Elaine Benes



92384893

LOAN NO.

[Space Above This Line For Recording Data]

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on May 20, 1992. The mortgagor is William Robert Heard II and Caryl Patrice Heard, Husband and Wife

("Borrower").

This Security Instrument is given to Old Kent Bank

which is organized and existing under the laws of the United States of America, and whose address is 1500 N. Main Street, Wheaton, IL 60187 ("Lender").

Borrower owes Lender the principal sum of Two Hundred Forty Three Thousand Six Hundred Dollars (U.S. \$ 243,600.00). This debt is

evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for monthly payments, with the full debt if not paid earlier, due and payable on June 1, 2022. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) 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 the following described property located in Cook County, Illinois:

Lot 10 in Block 1 in the Subdivision of Block 25 in the Subdivision of Section 19, Township 40 North, Range 14, East of the Third Principal Meridian, (except the Southwest 1/4 of the Northeast 1/4 and except the Southeast 1/4 of the Northwest 1/4 and except the East 1/2 of the Southeast 1/4) in Cook County, Illinois.

PIN #14-19-230-028
Commonly Known As: 3634 No. Paulina
Chicago, IL 60613

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which has the address of 3634 North Paulina Chicago Illinois 60613 ("Property Address"); [Street] [City] [Zip Code]

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 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. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to any encumbrances of record.

ILLINOIS-SINGLE FAMILY--FNMA/FHLMC UNIFORM INSTRUMENT
ISC/CMDTIL/0491/3014(9-90)-L PAGE 1 OF 8

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FORM 3014 8/90

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prohibited by federal law as of the date of this Security Instrument. Lender also shall not exercise this option if: (a) Borrower causes to be submitted to Lender information required by Lender to evaluate the intended transferee as if a new loan were being made to the transferee; and (b) Lender reasonably determines that Lender's security will not be impaired by the loan assumption and that the risk of a breach of any covenant or agreement in this Security Instrument is acceptable to Lender.

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