

# UNOFFICIAL COPY

CMI  
P.O. BOX 790002  
ST. LOUIS, MO 63179-0002  
CMI ACCOUNT # 15-444-114107-7  
PREPARED BY: SMELLY TROTTER

93804187

WHEN RECORDED, RETURN TO:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ *Boy*  
\_\_\_\_\_ *69*

## RELEASE OF MORTGAGE BY CORPORATION:

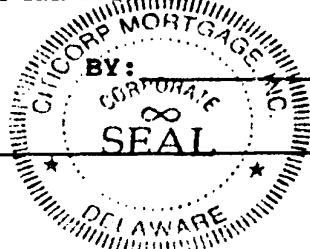
KNOW ALL MEN BY THESE PRESENTS, THAT CITICORP MORTGAGE, INC., ATTORNEY-IN-FACT FOR CITIBANK, FSB, F/K/A CITICORP SAVINGS OF ILLINOIS, AS SUCCESSOR IN INTEREST TO FIRST FEDERAL SAVINGS AND LOAN OF CHICAGO, A CORPORATION EXISTING UNDER AND BY VIRTUE OF THE LAWS OF THE STATE OF DELAWARE, HAVING ITS PRINCIPAL OFFICE AT 670 MASON RIDGE CENTER DRIVE, ST. LOUIS, MO 63141, AND IN CONSIDERATION OF THE PAYMENT OF THE INDEBTEDNESS SECURED BY THE MORTGAGE DEED N/A HEREIN AFTERMENTIONED, AND THE CANCELLATION OF THE OBLIGATION THEREBY SECURED, AND OF THE SUM OF ONE DOLLAR, THE RECEIPT WHEREOF IS HEREBY ACKNOWLEDGED, DOES HEREBY REMISE, CONVEY AND QUIT CLAIM UNTO MICHAEL STEVENS SINGLE HAVING NEVER BEEN MARRIED OF THE COUNTY OF COOK AND THE STATE OF ILLINOIS, ALL RIGHTS, TITLE, INTEREST, CLAIM OR DEMAND WHATSOEVER IT MAY HAVE ACQUIRED IN, THROUGH OR BY A CERTAIN MORTGAGE DEED N/A BEARING THE DATE JANUARY 25, 1992, AND RECORDED IN THE RECORDER'S OFFICE OF COOK COUNTY, IN THE STATE OF ILLINOIS, IN BOOK OF THE RECORDS, ON PAGE , AS DOCUMENT NO. 22095476, AND THE ASSIGNMENT OF RENTS IN BOOK OF RECORDS, ON PAGE , AS DOCUMENT NO. , TO THE PREMISE THEREIN DESCRIBED AS FOLLOWS, TO-WIT: SEE ATTACHED, OTHER SIDE

TAX IDENTIFICATION # 02-01-100-015-1179. COMMONLY KNOWN AS: 895 CARRIAGE LANE PALATINE ILL 60074.

THIS RELEASE IS MADE, EXECUTED AND DELIVERED PURSUANT TO AUTHORITY GIVEN BY THE BOARD OF DIRECTORS OF SAID CORPORATION.

IN TESTIMONY WHEREOF, THE SAID CITICORP MORTGAGE, INC., ATTORNEY-IN-FACT FOR CITIBANK, FSB, F/K/A CITICORP SAVINGS OF ILLINOIS, AS SUCCESSOR IN INTEREST TO FIRST FEDERAL SAVINGS AND LOAN OF CHICAGO, HAS CAUSED ITS CORPORATE SEAL TO HERETO BE AFFIXED, AND HAS CAUSED ITS NAME TO BE SIGNED TO THESE PRESENTS BY ITS ASSISTANT VICE PRESIDENT ON SEPTEMBER 20, 1993.

CITICORP MORTGAGE, INC., ATTORNEY-IN-FACT FOR CITIBANK, FSB, F/K/A CITICORP SAVINGS OF ILLINOIS, AS SUCCESSOR IN INTEREST TO FIRST FEDERAL SAVINGS AND LOAN OF CHICAGO



*Debbie S. Morrow*  
DEBBIE S. MORROW  
ASSISTANT VICE PRESIDENT

STATE OF MISSOURI )  
                          )ss  
COUNTY OF ST. LOUIS )

DEPT-01 RECORDING \$23.00  
T40000 (FBI) 4283 10/07/93 12:19:00  
11399 160-075-33014 1337  
COOK COUNTY RECORDER

THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY IN THE STATE AFORESAID DOES CERTIFY THAT DEBBIE S. MORROW PERSONALLY KNOWN TO ME TO BE THE ASSISTANT VICE PRESIDENT OF CITICORP MORTGAGE, INC., ATTORNEY-IN-FACT FOR CITIBANK, FSB, F/K/A CITICORP SAVINGS OF ILLINOIS, AS SUCCESSOR IN INTEREST TO FIRST FEDERAL SAVINGS AND LOAN OF CHICAGO, WHOSE NAME IS SUBSCRIBED TO THE FOREGOING INSTRUMENT, APPEARED BEFORE ME THIS DAY IN PERSON AND SEVERALLY ACKNOWLEDGED THAT AS SUCH ASSISTANT VICE PRESIDENT SIGNED AND DELIVERED THE SAID INSTRUMENT OF WRITING AS ASSISTANT VICE PRESIDENT OF SAID CORPORATION, AND CAUSED THE SEAL OF SAID CORPORATION TO BE AFFIXED THERETO PURSUANT TO AUTHORITY GIVEN BY THE BOARD OF DIRECTORS OF SAID CORPORATION AS HER FREE AND VOLUNTARY ACT, AND AS THE FREE AND VOLUNTARY ACT AND DEED OF SAID CORPORATION FOR THE USES AND PURPOSES THEREIN SET FORTH.

GIVEN UNDER MY HAND AND NOTARIAL SEAL ON SEPTEMBER 20, 1993.

SUSAN TOLLIVER  
NOTARY PUBLIC—NOTARY SEAL  
STATE OF MISSOURI  
ST. LOUIS CITY  
MY COMMISSION EXPIRES DEC. 2, 1994

*Susan Tolliver*  
\_\_\_\_\_  
NOTARY PUBLIC

FOR THE PROTECTION OF THE OWNER, THIS RELEASE NEEDS TO BE FILED WITH THE RECORDER OF DEEDS IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED.

*Box 69*

*232*

*Stevens to hold m.o.x*

*93804187*

*93804187*

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Property of Cook County Clerk's Office

9500.157



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Property of Cook County Clerk's Office

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Return Recorded Doc to:  
Banc One Mortgage Corporation  
9399 W. Higgins Road 4th Floor  
Rosemont, IL 60018  
Attn: Post Closing Department

93804188

DEPT-01 RECORDING \$37.00  
10000 TRAM 4283 10/07/93 12:19:00  
\$1400.00 K-125-304188  
COOK COUNTY RECORDER

[Space Above This Line For Recording Data]

## MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on **September 27, 1993**. The mortgagor is

**JAMES S. NAUM & KATHERINE M. NAUM, KNOWN AS HUSBAND AND WIFE**

("Borrower"). This Security Instrument is given to **NWEST MORTGAGE COMPANY**

which is organized and existing under the laws of **THE STATE OF ILLINOIS**, and whose address is **950 N. MILWAUKEE AVENUE, #305**

**GLENVIEW, IL 60025**

("Lender"). Borrower owes Lender the principal sum of

**One Hundred Twenty-Two Thousand Five Hundred and No/100**

Dollars (U.S. \$ **122,500.00**).

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 **October 1, 2000**. 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:

P.I.N. 03-25-311-013

Lot 75 in Brentwood, being a subdivision of part of the West half of the Southwest quarter of Section 25, Township 42 North, Range 11, East of the Third Principal Meridian, according to the plat thereof recorded July 20, 1987 as Document Number 87399136, in Cook County, Illinois.

which has the address of **824 HERITAGE DRIVE** **MT. PROSPECT**  
Illinois **60056** ("Property Address");

[Zip Code]

[Street, City]

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

Page 1 of 6

Form 3014 9/90  
Amended 5/91

VMP-6R(IL) (9105)

VMP MORTGAGE FORMS - (313)203-8100 - (800)521-7291

Initial: **JMN**

NAUM REFI

Property of COOK COUNTY RECORDER'S Office

93804188

Box 69

37.00

# UNOFFICIAL COPY

Form 3014 (9/85)

of the actions set forth above within 10 days of the giving of notice. Security Instrument. Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

Borrower shall promptly discharge any lien which has priority over this Security Instrument unless Borrower: (a) agrees in writing to the payment of the obligation secured by the lien in a manner acceptable to Lender; (b) contests in good faith the lien by, or defends against enforcement of the lien in, legal proceedings which in the Lender's opinion operate to prevent the enforcement of the lien; or (c) secures from the holder of the lien an agreement satisfactory to Lender subordinating the lien to this Security Instrument. If Lender determines that any part of the Property is subject to a lien which may attain priority over this Security Instrument, Lender may give Borrower a notice identifying the lien. Borrower shall satisfy the lien or take one or more of the actions set forth above within 10 days of the giving of notice.

**4. Charges; Liens.** Borrower shall pay all taxes, assessments, charges, fines and impositions attributable to the Property which may attain priority over this Security Instrument, and leasehold payments or ground rents, if any. Borrower shall pay these obligations in the manner provided in paragraph 2, or if not paid in that manner, Borrower shall pay them on time directly to the person owed payment. Borrower shall promptly furnish to Lender all notices of amounts to be paid under this paragraph. If Borrower makes these payments directly, Borrower shall promptly furnish to Lender receipts evidencing the payments.

**3. Application of Payments.** Unless applicable law provides otherwise, all payments received by Lender under paragraphs 1 and 2 shall be applied: first, to any prepayment charges due under the Note; second, to amounts payable under paragraph 2; third, to interest due; fourth, to principal due; and last, to any late charges due under the Note.

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**2. Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items."

**1. Payment of Principal and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

**2. Funds for Taxes and Insurance.** Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items."

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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."