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KNOW ALL MEN BY THESE PRESENTS, That the BARCLAYS AMERICAN/MORTGAGE CORPORATION a corporation of the State of NORTH CAROLINA, for and in consideration of the payment of the indebtedness secured by the Mortgage hereinafter mentioned, and the cancellation of all the notes thereby secured, and of the sum of one dollar, the receipt whereof is hereby acknowledged, does hereby REMISE, RELEASE, CONVEY AND QUIT CLAIM unto

Daniel J. Rybak and Sharon L. Rybak
16811 Glen Oaks Drive, Country Club Hills, Illinois 60478
(Name and Address)

heirs, legal representatives and assigns, all the right, title, interest, claim or demand whatsoever it may have acquired in, through or by a certain Mortgage, bearing date the 20th day of June, 1991, and recorded in the Recorder's Office of Cook County, in the State of Illinois, in Book _____, of records, on Page _____ as Document No. 91324303 to the premises therein described, situated in the County of Cook, State of Illinois, as follows, to wit:

93041107

As described on said Mortgage

together with all the appurtenances and privileges thereunto belonging or appertaining

IN TESTIMONY WHEREOF, the said CORPORATION has caused these presents to be signed by its Assistant Vice President, and attested by its Assistant Secretary, and its corporate seal to be hereto affixed, this 19th day of October, 1992.

3/30/96 3522

BARCLAYS AMERICAN/MORTGAGE CORPORATION

(seal)

By: JEANNETTE LOVE Assistant Vice President

Attest: SYLVIA LEWIS Assistant Secretary

State of North Carolina
County of Mecklenburg

DEPT-01-RECORDING 423-50
T6666 TRAN 3/62 01/15/93 14:27:00
#8578 * 93-041107
COOK COUNTY RECORDER

I, PEGGY E. BAILEY, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that JEANNETTE LOVE personally known to me to be Assistant Vice President of the BARCLAYS AMERICAN/MORTGAGE CORPORATION a corporation, and SYLVIA LEWIS personally known to me to be the Assistant Secretary of said corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Assistant Vice President and Assistant Secretary, they signed and delivered the said insaid instrument and caused the corporate seal of said corporation to be affixed there to, pursuant to authority given by the Board of Directors of said corporation, for the uses and purposes therein set forth.

Given under my hand and my seal this 19th day of October, 1992.

Peggy E. Bailey
Notary Public
Peggy E. Bailey
My Commission Expires: 7/19/97

THIS INSTRUMENT PREPARED BY:
Barclays American/Mortgage Corporation
Post Office Box 31728
Charlotte, NC 28231-1728

Box 97

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Property of Cook County Clerk's Office

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(Space Above This Line For Recording Data)

STATE OF ILLINOIS

FHA CASE NO.
131-030062-0-703

FHA MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on June 20, 1991.
The Mortgagor is **DANIEL J. RYBAK and SHARON L. RYBAK**
husband and wife

whose address is **16811 GLEN OAKS DRIVE, COUNTRY CLUB HILLS, ILLINOIS 60478**,
("Borrower"). This Security Instrument is given to
ZIONS MORTGAGE COMPANY,

which is organized and existing under the laws of the State of Utah, and whose
address is **4480 South Highland Drive, Suite 310, Salt Lake City, Utah 84124**
("Lender"). Borrower owes Lender the principal sum of

Forty Six Thousand Seven Hundred Sixty Seven and No/100
Dollars (U.S. \$ **46,767.00**).

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 July 1, 2021. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and all renewals, extensions and modifications; (b) the payment of all other sums, with interest, advanced under paragraph 6 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 103 IN J. E. MERRION'S NOB HILL ADDITION TO COUNTRY CLUB HILLS RESUBDIVISION OF LOTS 22 TO 76 INCLUSIVE, LOTS 104 TO 132 INCLUSIVE, LOTS 167 TO 188 INCLUSIVE AND LOTS 208 TO 223 INCLUSIVE TOGETHER WITH VACATED STREETS IN J. E. MERRION'S COUNTRY CLUB HILLS 6TH ADDITION SUBDIVISION OF PART OF WEST 3/4 OF NORTH WEST 1/4 OF SECTION 26, TOWNSHIP 36 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

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P.L.# 28 20-118-008

which has the address of **16811 GLEN OAKS DRIVE, COUNTRY CLUB HILLS**
ILLINOIS 60478, ("Property Address");
[State] [Zip Code] (Street), [City],

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water rights and stock and all 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 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.

- 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 Payments 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, an installment

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2011/11/10