

94581403

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

94581403

Above Space For Recorder's Use ONLY

KNOW ALL MEN BY THESE PRESENTS,

GE CAPITAL MORTGAGE SERVICES, INC.
F/K/A TRAVELERS MORTGAGE SERVICES, INC.

9415747
06 / 07 / 93

THAT

of the County of CHERRY HILL and State of NEW JERSEY

for and in consideration of one dollar, and for other good and valuable considerations, the receipt whereof is

hereby acknowledged, does hereby remise, release, convey and quit-claim unto

KENNETH L VAISVILA

SUSAN C VAISVILA

DEPT-01 RECORDING \$13.50
130011 TRAN 2757 07/05/94 10:07:00
#2397 F R V #94-581403
COOK COUNTY RECORDER

20 EAST ARMITAGE

NORTHLAKE IL 60164

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 the date 10 / 25 / 91

and recorded in the Recorder's Office of COOK County, in the State of

ILLINOIS in Book of _____ page _____ as Document Number

91569172, to the premises therein described, situated in the County of COOK

State of ILLINOIS as follows, to wit:

LOT 12 IN BLOCK 17 OF SECTION 2 OF COUNTRY CLUB ADDITION TO MIDLAND DEVELOPEMENT COMPANY'S NORTHLAKE VILLAGE, A SUBDIVISION IN THE SOUTH WEST 1/4 (EXCEPT THE SOUTH 100 RODS), THE WEST 1/2 OF THE SOUTH EAST 1/4 (EXCEPT THE SOUTH 100 RODS), THE SOUTH 1/2 OF THE NORTH WEST 1/4 AND THE SOUTH WEST 1/4 OF THE NORTH EAST 1/4 OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

INTERCOUNTY TITLE \$1354354

12-32-116-008

ITI
BOX 97

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

Permanent Real Estate Index Number(s): N/A Address (es) of premises:

20 EAST ARMITAGE

NORTHLAKE IL 60164

WITNESS my hand and seal on June 20, 1994

GE CAPITAL MORTGAGE SERVICES, INC.
F/K/A TRAVELERS MORTGAGE SERVICES, INC.

Gena Hawkins
GENA HAWKINS
VICE PRESIDENT

STATE OF MISSOURI
COUNTY OF ST. LOUIS

This instrument was prepared by
JOHN ASKEW

for:
GE CAPITAL MORTGAGE SERVICES, INC.
ATTN: RECONVEYANCE UNIT
625 MARYVILLE CENTRE DRIVE
ST. LOUIS MO 63141 - 5834

1. JOHN ASKEW

a notary public in and for the said county, in the State at aforesaid, DO HEREBY CERTIFY that
GENA HAWKINS

personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that he/she signed, sealed and delivered the said instrument as his/her free and voluntary act, for the uses and purposes therein set forth.

Given under my hand and official seal on June 20, 1994

John Askew
JOHN ASKEW

Notary Public

NOTARY PUBLIC STATE OF MISSOURI
ST. LOUIS COUNTY
MY COMMISSION EXP. FEB. 7, 1998

Commission expires

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UNOFFICIAL COPY

0012610

Property of Cook County Clerk's Office

01531401

UNOFFICIAL COPY

THIS IS TO CERTIFY THAT THE ABOVE AND FOREGOING INSTRUMENT IS A TRUE AND CORRECT COPY OF THE ORIGINAL FILED WITH THE RECORDER OF DEEDS OF COOK COUNTY, ILLINOIS.

WITNESSED BY ME, CLERK OF SAID COUNTY, ON THIS 11th DAY OF NOVEMBER, 2004.

WHEN RECORDED MAIL TO:

Fleet Mortgage Corp.
10046 South Western Avenue
Chicago, Illinois 60643

(Place Above This Line For Recording Date)

FMCI 099100-7

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on NOVEMBER 11, 2004, 199)....
The mortgagor is KENNETH L. VAISVILA and SUSAN C. VAISVILA, HIS WIFE ("Borrower"). This Security Instrument is given to FLEET NATIONAL BANK, which is organized and existing under the laws of THE UNITED STATES OF AMERICA, and whose address is 11200 WEST PARKLAND AVENUE, MILWAUKEE, WISCONSIN 53224 ("Lender"). Borrower owes Lender the principal sum of SIXTY-SEVEN THOUSAND FOUR HUNDRED AND 00/100ths Dollars (U.S.\$67,400.00). 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 NOVEMBER 1, 2008. This Security Instrument secures to Lender: (a) the payment 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 11 IN BLOCK 17 OF SECTION 32 OF COUNTY 7 CLUB ADDITION TO MIDLAND DEVELOPMENT COMPANY'S NORTHLAKE VILLAGE, A SUBDIVISION IN THE SOUTH WEST 1/4 (EXCEPT THE SOUTH 100 RODS), THE WEST 1/2 OF THE SOUTH EAST 1/4 (EXCEPT THE SOUTH 100 RODS) THE SOUTH 1/2 OF THE NORTH WEST 1/4 AND THE SOUTH WEST 1/4 OF THE NORTH EAST 1/4 OF SECTION 32, TOWNSHIP 40 NORTH, RANGE 12 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

PIN: 12-32-116-008

which has the address of 20 EAST ARMITAGE, NORTHLAKE,
Illinois 40164 ("Property Address");
(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 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.

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 and Interest; Prepayment and Late Charges.** Borrower shall promptly pay when due the principal 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 attach 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." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C.A. 2601 et seq. ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

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