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1999-04-30 11:21:04  
Cook County Recorder 23.50

Loan No.: 077993-4  
PIF: 3/23/99



ILLINOIS  
RELEASE DEED  
Prepared by: Amanda Spies  
Household Financial Services  
577 Lamont Road  
Elmhurst, IL 60126

KNOW ALL MEN BY THESE PRESENTS  
That HOUSEHOLD FINANCE CORPORATION , a Corporation of the United States

does hereby certify and acknowledge satisfaction in full of the debt secured by the following described and recorded real estate mortgage, and same is hereby released:

Name of Mortgagor:  
JAMES RUFFIN, A MARRIED MAN  
Name of Mortgagee:  
ACCREDITED HOME LENDERS INC.

The mortgage is recorded with the Register of Titles/Recorder of Deeds for COOK , Illinois

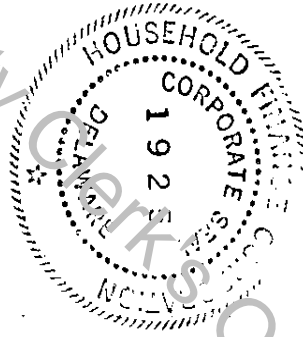
Document No., Volume, Page, Mortgage Date:  
DOC# 98145151 MTG DT. 1/22/98  
Address of Property: 6441 S Honore  
Chicago IL 60636  
Tax ID No.: 20 19 211 015 0000 VOL 427

Dated: April 14, 1999

HOUSEHOLD FINANCE CORPORATION

A.T. MATSUDA, Asst. Vice President

State of Illinois  
County of Dupage



On April 14, 1999 before me, the undersigned, a Notary Public in and for said State, personally appeared A.T. MATSUDA, personally known to me or proven to me on the basis of satisfactory evidence to be the Asst. Vice President of HOUSEHOLD FINANCE CORPORATION, a United States Corporation, executed the within instrument pursuant to its bylaws or a resolution of its Board of Directors.

In witness whereof, I have hereunto set my hand and affixed my notarial seal this April 14, 1999.

Notary Public/Commission Expires:

99-01655

When recorded, please return to: James Ruffin  
6441 S Honore  
Chicago

IL505/AXS

IL 60636



prepared by:  
mail to:

ACCREDITED HOME LENDERS INC.  
15030 AVENUE OF SCIENCE, SUITE 100  
SAN DIEGO, CALIFORNIA 92128  
LOAN NO.: 3290715

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PAID

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MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on JANUARY 22, 1998  
The mortgagor is JAMES RUFFIN, A MARRIED MAN

("Borrower"). This Security Instrument is given to ACCREDITED HOME LENDERS INC., A CALIFORNIA CORPORATION which is organized and existing under the laws of CALIFORNIA and whose address is 15030 AVENUE OF SCIENCE, SUITE 100, SAN DIEGO, CALIFORNIA 92128 ("Lender").

Borrower owes Lender the principal sum of FIFTY-SIX THOUSAND TWO HUNDRED FIFTY AND NO/100 Dollars (U.S. \$ 56,250.00). 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 FEBRUARY 1, 2028. 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:

THE NORTH 12 FEET OF LOT 31 AND LOT 32 (EXCEPT THE NORTH 7 FEET THEREOF) IN RESUBDIVISION OF BLOCK 28 IN SOUTH LYNNE, BEING A SUBDIVISION OF THE NORTH 1/2 OF SECTION 19, TOWNSHIP 38 NORTH, RANGE 14, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.: 20-19-211-015-0000 VOL. 427

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which has the address of 6441 SOUTH HONORE, CHICAGO [City]  
[Street]  
Illinois 60636 ("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."