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1999-05-05 13:20:44
Cook County Recorder 25.50



When Recorded, PNC MORTGAGE
Mail To: 539 SOUTH 4TH AVENUE
P.O. BOX 33000
LOUISVILLE, KY 40232-9801
Loan No.: 0000021897491/SJH/CLARK

MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE
IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgage described below, the undersigned, being the present legal owner of said indebtedness and thereby entitled and authorized to receive said payment, does hereby release, satisfy and discharge from the lien, force, and effect of said Mortgage.

Mortgagor: CHRISTINE A CLARK, SINGLE WOMAN
Mortgagee: THE HOME MORTGAGE NETWORK
Prop Addr: 11941 S GREENWOOD AVE
BLUE ISLAND IL 60406
Date Recorded: 09/23/96
State: ILLINOIS City/County: COOK
Date of Mortgage: 09/12/96 Book:
Loan Amount: 93,149 Page:
Document#: 96725647
PIN No.: PIN 24-25-203-063-0000

Previously Assigned: PNC MORTGAGE CORP OF AMERICA
Recorded Date: 11/04/96 Book: 96841431 Page:
Brief description of statement of location of Mortgage Premises:

COUNTY OF COOK, IL

LEGAL ATTACHED



Dated: APRIL 13, 1999
PNC MORTGAGE CORP OF AMERICA

By: Melissa Kauffman
Melissa Kauffman
Assistant Vice President

Karen Wendell
Attest:

Handwritten initials and date: 10/3/99

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MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE PAGE 2

STATE OF KENTUCKY

COUNTY OF JEFFERSON

On this APRIL 13, 1999

State, personally appeared Melissa Kauffman and personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons who executed the within instrument as Assistant Vice President and respectively, on behalf of

PNC MORTGAGE CORP OF AMERICA

and acknowledged to me, that they, as such officers, being authorized so to do, executed the foregoing instrument for the purposes therein contained and that such Corporation executed the within instrument pursuant to its Board of Directors.

WITNESS my hand and official seal.


Notary Public

* Notary Public *

Lynda Arkwright

Kentucky State-At-Large

My Commission Expires Sept. 28, 2002

PREPARED BY:
PATTY BARNES
539 SOUTH 4TH AVENUE
LOUISVILLE, KY 40202-2531

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Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to the Lender the following described property located in COOK County, Illinois:

LOT 31 AND THE SOUTH 1/2 OF LOT 32 IN BLOCK 2 IN JERNBERG'S ADDITION TO BLUE ISLAND, A SUBDIVISION OF THE EAST 1/2 OF THE NORTH EAST 1/4 OF SECTION 25, TOWNSHIP 37 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS. PERMANENT INDEX NP.: 24-25-203-063-0000

which has the address of 11941 S. GREENWOOD AVE., BLUE ISLAND [Street, City], Illinois 60406 [Zip Code] ("Property Address");

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.

Borrower and Lender covenant and agree as follows:

UNIFORM COVENANTS.

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 Payment 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, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4, in any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 *et seq.* and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

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