UNOFFICIAL COP \$3059718 1 001 Page 1 of

1999-01-20 16:03:07

Cook County Recorder

25.50



Prepared by and after recording mail to:

SMI/Attn. Cheryl Swinsinski P.O. Box 540817 Houston, Texas 77254-0817 Tel. (800) 795-5263



Illinois

County of Cook

Loan #:

209611548

Index:

87522

JobNumber: 405_9836

RELEASE OF MORTGAGE

KNOWN ALL MEN BY THESE PRESENTS that STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK holder of a certair mortgage, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby cancel and discharge said mortgage.

Original Mortgagor:

TIMOTHY C. SMITH

Original Mortgagee:

CITY ONE HOME MONTGAGE

Original Loan Amount:

\$117,800.00

Property Address:

5225 NORTH RIVERSEDGE 17 KRACE, UNIT #207, CHICAGO, IL 60631

Date of DOT:

1/17/96

Date Recorded:

2/20/96 96128544

Doc. / Inst. No: PIN:

13-10-200-009

Legal:

See Exhibit 'A' Attached Hereto And By This Reference Made A Part Hereof

IN WITNESS WHEREOF, STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK, has caused these presents to be executed in its corporate name and seal by its authorized officers this 10th day of November 1998 A.D..

STANDARD FEDERAL BAN'K, A FEDERAL SAVINGS BANK

Daniel Vitale Loan Officer

SYST

On this the 10th day of November 1998 A.D., before me, a Notary Public, appeared Daniel Vitale to me personally known, who being by me duly sworn, did say that (s)he is the Loan Officer of STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK, and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Daniel Vitale acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WILF REOF, I have hereunto set my hand and affixed my official seal the day and year first

above written.

Marie E. Ewalt

Notary Public, Macomb County, Michigan

Acting in Oakland County

My Commission Expires 10/23/2000

Ounty Clark's Office



209611548

Recording Return To: repared By:

City One Home Mortgage 3150 S. River Road, Suite #11 Des Plaines, IL 60018-4266



96128544

DEPT-01 RECORDING

T\$0014 TRAN 2073 02/20/96 09:21

₹4242 ₹ **R**.C ★ータるー1280

COOK CQ

[Space Above This Line For Recording Date]

MORTGAGE

THIS MORY JAGE ("Security Instrument") is given on January 17,

n The mortgagor is Timothy C. Smith , a single person ("Borrower"). This Security Instrument is given to

City One Home Mortgage which is organized and existing under the laws of Illinois, and whose address is 3150 S. River Road, Suite #11, Des Plaines, IL 60018-4266 ("Lender"). Borrower owes Lender the principal sum of One Hundred Seventeen Thousand Eight Hundred and no/100 Dollars (U.S. \$117,800.00).

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, 2026. This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, with interest, and effectivenewals, extensions and modifications of the Note; (b) the payment of all other sums, with interest, advanced under payment 7 to protect the security of this Security Instrument; and (c) the performanc: of Borrower's covenants and agreements under Instrument and the Note. For this purpose, Borrower does nevely mortgage, grant described property located in Cook County, Illinois:

UNIT 207 TOGETHER WITH ITS UNDIVIDED PERCENTAGE INTEREST IN THE COMMON ELEMENTS IN RIVER'S EDGE CONDOMINIUM NUMBER 1/3 DELINEATED AND DEFINED IN THE DECLARATION RECORDED AS DOCUMENT NUMBER 95-03644, IN THE NORTHEAST QUARTER OF SECTION 10, TOWNSHIP 40 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

P.I.N.:13-10-20-009 200

which has the address of 5225 North Riversedge Terrace, Unit #207, Chicago, Illinois 60631

("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 seised 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.

SAS-A DIVISION OF INTERCOUNT

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