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MICHAEL J. ...
RECORDER

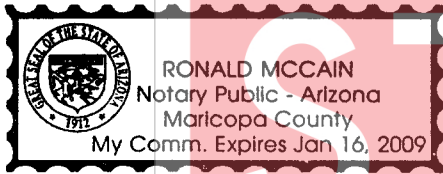
RELEASE OF MORTGAGE

THIS CERTIFIES that a mortgage executed by
KENNETH A LELO, ROBERTA J LELO HUSBAND AND WIFE
to PINNACLE BANK
on 06/24/1996, securing \$74,400.00 and recorded in Mortgage Drawer No. N/A Instrument No. 96070331, Page
N/A of LAKE County, State of Indiana, has been fully paid and satisfied, and the same is hereby released. Dated
this 20 day of June, 2005.

Countrywide Home Loans, Inc. (fka Countrywide
Funding Corporation)


Shannon Giannone, Assistant Secretary

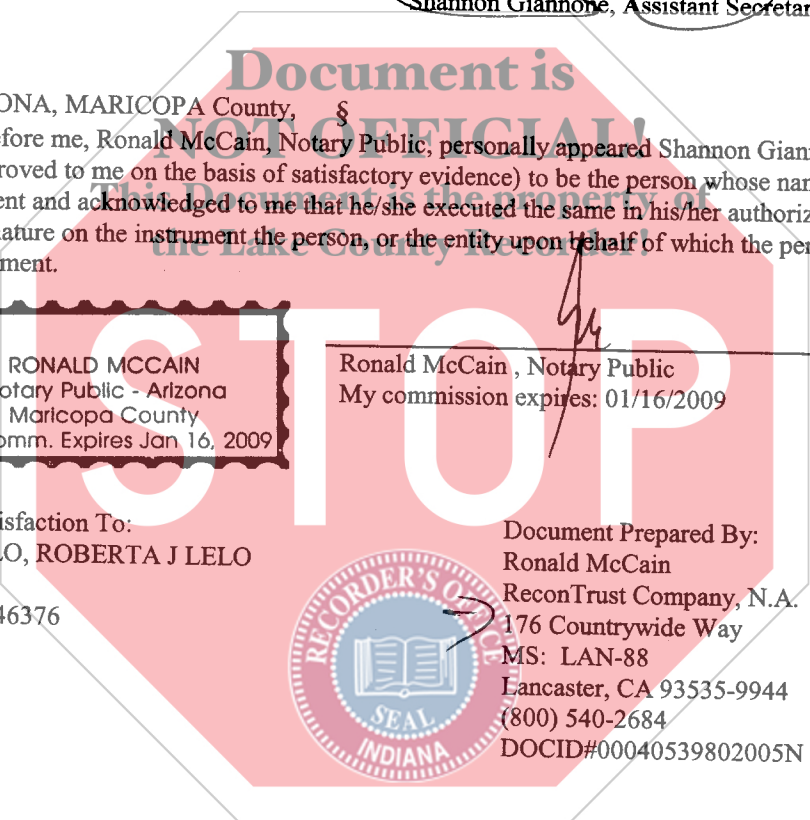
STATE OF ARIZONA, MARICOPA County, §
On 06/20/2005, before me, Ronald McCain, Notary Public, personally appeared Shannon Giannone, personally
known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to
the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and
that by his/her signature on the instrument the person, or the entity upon behalf of which the person acted,
executed the instrument.



Ronald McCain, Notary Public
My commission expires: 01/16/2009

Mail Recorded Satisfaction To:
KENNETH A LELO, ROBERTA J LELO
PO BOX 6
SCHNEIDER, IN 46376

Document Prepared By:
Ronald McCain
ReconTrust Company, N.A.
176 Countrywide Way
MS: LAN-88
Lancaster, CA 93535-9944
(800) 540-2684
DOCID#00040539802005N



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of Borrower's covenants and agreements under this Security 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:

THE NORTHEAST 1/4 OF THE SOUTH 1/2 OF THE SOUTH 1/3 OF THE NORTH 3/5 OF THE WEST 1/2 OF THE SOUTHEAST 1/4 OF THE NORTHWEST 1/4 OF THE SOUTHWEST 1/4 OF SECTION 8, TOWNSHIP 36 NORTH, RANGE 15, EAST OF THE THIRD PRINCIPAL MERIDIAN (EXCEPT STREETS AND ALLEYS), IN COOK COUNTY, ILLINOIS.

Parcel ID #: 30-08-310-017 VOL.0223
which has the address of 554 GORDON AVENUE
Illinois 60409

CALUMET CITY [Street, City],
[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.