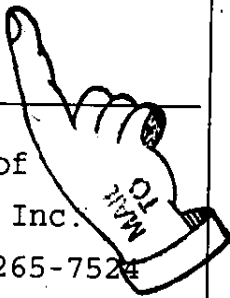


Mail To:

LOREN S GIROVICH
5328 N WAYNE AVE
CHICAGO
IL 60640-2211



Name and Address of
Preparer:
HomeSide Lending, Inc.
P.O. Box 47524
San Antonio TX 78265-7524
Loan Number 14765432

Recorder's Stamp

Know All By These Presents, that Mortgage Electronic Registration Systems, Inc (MERS) of the County of Bexar and State of Texas for and in consideration of one dollar, and for other good and valuable consideration, the receipt whereof is hereby confessed, do hereby remise, convey, release, and quit-claim unto LOREN S GIROVICH, SINGLE

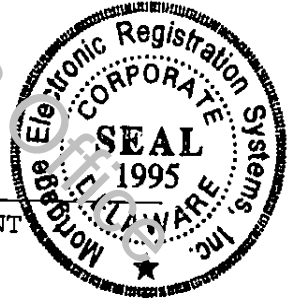
of the County of COOK and the State of ILLINOIS all right, title, interest, claim, or demand, whatsoever they may have acquired in, through or by a certain Mortgage, bearing date JULY 26TH, 1993 A.D., and recorded in the Recorder's office of COOK County, in the State of ILLINOIS, as Book Page Document No. 93742566, to the premises therein described, situated in the County of COOK, State of ILLINOIS, as follows to wit:

LOT 126 IN SAM BROWN, JR BELMONT AVENUE SUBDIVISION NORTH WEST 1/4 OF NORTH EAST 1/4 OF SECTION 30, TOWNSHIP 40 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.
PIN: 14-30-214-006

Permanent Index Number(s): 14-30-214-006
Executed on JULY 21, 2000

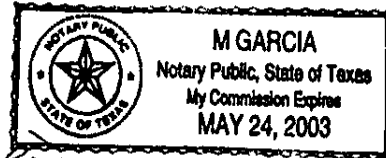
Mortgage Electronic Registration Systems, Inc.
(MERS)

By J. B. Kerns
J. B. KERNS, FIRST VICE PRESIDENT



State of Texas
County of Bexar

The foregoing instrument was acknowledged before me on JULY 21, 2000 by J. B. KERNS, FIRST VICE PRESIDENT, of Mortgage Electronic Registration Systems, Inc. (MERS) a corporation, on behalf of said corporation.



M Garcia
Notary Public

Paid in Full: 99-10-20
Requested by: E SANDEFUR
MIN No.: 100010980000288935

Inv.Pool A49-053
PFIL - 071800DM

Sw
P.I
N-
Mey
UBA