

Mail To:

JOHN ROWTON
7619 W EVERELL AVE
CHICAGO
IL 60631-1847



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

Loan Number 10967850

Recorder's Stamp

Know All By These Presents, that HomeSide Lending, Inc.

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
JOHN R. ROWTON AND JOAN A. ROWTON,
HUSBAND AND WIFE

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 DECEMBER 16TH, 1993 A.D., and
recorded in the Recorder's office of COOK County, in the State
of ILLINOIS, as Book Page Document No. 03-058052,
to the premises therein described, situated in the County of
COOK, State of ILLINOIS, as follows to wit:


LOT 5 IN 1ST ADDITION TO WILLIAM C MC LENNON AND COMPANY'S EVERELL
AVENUE SUBDIVISION IN THE NORTHWEST 1/4 OF SECTION 1, TOWNSHIP 40
NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING
TO THE PLAT THEREOF RECORDED JUNE 21, 1946 AS DOCUMENT 13826847,
IN COOK COUNTY, ILLINOIS.

Permanent Index Number(s): 12-01-115-039

Executed on JANUARY 10, 2000

HomeSide Lending, Inc.
successor by merger to
Loan America Financial Corporation
Merger Company f/k/a
Loan America Financial Corporation

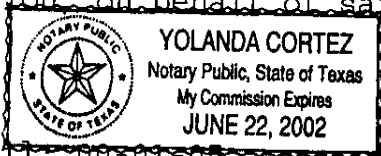


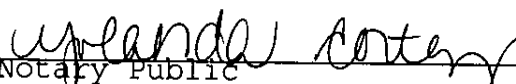
By 
KEITH T. SHAVER, FIRST VICE PRESIDENT

State of Texas
County of Bexar

The foregoing instrument was acknowledged before me on JANUARY 10, 2000
by KEITH T. SHAVER, FIRST VICE PRESIDENT, of
HomeSide Lending, Inc.

a corporation, on behalf of said corporation.




Notary Public

Paid in Full: 00-01-05
Requested by: YOLANDA CORTEZ
MIN No.:
CORTY 4996-06JAN00

Inv. Pool 455-413
PFIL - 081699KD

5-4
P-1
M Y-FN