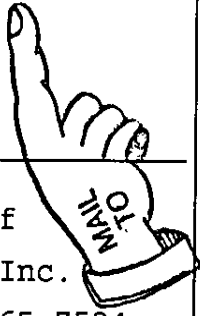


Mail To:

BARBARA L GARDNER
142 RICHTON ST L
HIGHLAND PARK
MI 48203-1431



COOK COUNTY
RECORDER
EUGENE "GENE" MOORE
BRIDGEVIEW OFFICE



Name and Address of
Preparer:
HomeSide Lending, Inc.
P.O. Box 47524
San Antonio TX 78265-7524
Loan Number 11915021

Recorder's Stamp

Know All By These Presents, that First National Bank of Chicago
of the County of Oakland and State of Michigan
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
BARBARA LOUISE GARDNER, UNMARRIED FEMALE NEVER
HAVING BEEN MARRIED
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 APRIL 17TH, 1995 A.D., and
recorded in the Recorder's office of COOK County, in the State
of ILLINOIS, as Book Page Document No. 95315013,
to the premises therein described, situated in the County of
COOK, State of ILLINOIS, as follows to wit:
LOT 820 IN SOUTHWEST HIGHLANDS AT 79TH AND KEDZIE UNIT NUMBER 3,
BEING A SUBDIVISION OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION
35, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL
MERIDIAN, IN COOK COUNTY, ILLINOIS.

Permanent Index Number(s): 19-35-201-005

Executed on JAN 24 2000

Midwest Mortgage Services Inc.
n/k/a First National Bank of Chicago N.B.A.

By Jessica Kingsbury
Jessica Kingsbury, Asst. Vice Pres.

State of Michigan }
County of Oakland }

The foregoing instrument was acknowledged before me on JAN 24 2000
by Jessica Kingsbury, Asst. Vice Pres. of
First National Bank of Chicago

a corporation, on behalf of said corporation.

Notary Public

Paid in Full: 99-12-23
Requested by: M GARCIA
MIN No.: 100010980000140151

Inv. Pool A49-053
PFIL - 081699KD

NAWAL O. ANTOIN
Notary Public, Macomb County, MI
My Commission Expires Jan. 3, 2002
Acting in Oakland County, MI

452177