



IT IS THE RESPONSIBILITY OF THE OWNER TO FILE THIS RELEASE WITH THE RECORDER OF DEEDS OR THE REGISTRAR OF TITLES IN WHOSE OFFICE THE MORTGAGE OR DEEDS OF TRUST WAS FILED.

KNOW ALL MEN BY THESE PRESENT, THAT Mortgage Electronic Registration Systems, Inc., does hereby certify that HERITAGE BANK, for and in consideration of the payment of the cancellation of the Notes thereby secured, and the sum of one dollar, the receipt whereof is hereby acknowledged, do hereby REMISE, RELEASE, CONVEY and QUIT CLAIM unto JANIS C CEPEK MARIED TO JAMES T CEPEK AND DOROTHY E BOLEWSKI, SINGLE, heirs, legal representatives and assigns, all rights, title interest, claim or demand whatsoever they may have acquired in, through or by a certain mortgage, bearing the date October 2, 1997, and recorded in the Recorder's Office COOK county, in the State of Illinois, as document No. 97750614, to the premises therein described as follows, situated in the County of COOK, State of Illinois, to wit: LOT 4, 5 AND 6 IN BLOCK 8 IN CROISSANT PARK MARKHAM 8TH ADDITION, BEING A SUBDIVISION OF THE S 1/2 OF THE SW 1/4 OF SEC 13, TOWNSHIP 36 N, RANGE 13, E OF THE THIRD PRINCIPAL MEDERIAN, LYING S OF THE INDIAN BOUNDARY LINE IN COOK COUNTY, IL together with all the appurtenances and privileges there unto belonging or appertaining: Permanent Real Estate Index Number(s): 28-13-327-004.005.006. Address(es) of the premises 15811 WHIPPLE AVE, MARKHAM, IL 60426

Signed, Sealed and delivered May 10, 2001.

Carolyn Riley Witness
James Reed Witness

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
By Tyreece Guyton
Tyreece Guyton, its Investor Relations Officer

State of Michigan)
County of Kent) ss.

On May 10, 2001, before me, a notary public in and for said County, appeared Tyreece Guyton to me personally known, and being duly sworn did say that he/she is the Investor Relations Officer of Mortgage Electronic Registration Systems, Inc. and that said instrument was signed and sealed in behalf of said corporation by authority of its board of directors, and did acknowledged the same to be the free act and deed of said corporation.

Kimberly Coronado
Kimberly Coronado
Notary Public, Kent County, Michigan
Acting in Kent County, Michigan
My commission expires 4/19/2005
Account Number 9344948
For the original mortgage amount: \$60,000.00
Sent to: COUNTY

This Instrument Drafted By
Joseph Ducharme
Old Kent Mortgage Services, Inc.
4420 44th Street SE STE. B
Grand Rapids, MI 49512-4011
1-800-652-4663 ext. 4497

MIN: 1000142 7000016612 5
(888-679-6377)

KIMBERLY CORONADO
Notary Public, Kent County, MI
My Commission Expires April 19, 2005

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5/11/01
[Signature]