Mail To:

MARK A KLUTCHARCH 5301 W 108TH PL OAK LAWN IL // 60453-5051

Name and Address of Preparer: Uneside Lending, Inc. 10. Box 47524 San Antonio TX 78265-7524 Loan Number 19712467

0011188172

9610/0106 20 001 Page 1 of 2001-12-14 10:54:36

Cook County Recorder

Recorder's Stamp

Know All By These Presents, that Mortgage Electronic Registration Systems, (MERS)

Inc. (MERS)
of the County of Perar 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 chit-claim unto
MARK A. KLUTCHARCH AND HOLLY A. KLUTCHARCH,
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 SEPTEMBER 13TH, 1999 A.D., and
recorded in the Recorder's office of COOK County, in the State
of ILLINOIS, as Book Page Document No. 99888401,
to the premises therein described situated in the County of
COOK, State of ILLINOIS, as follows to wit:

LOT 204 IN EAGLE RIDGE SUBDIVISION PHASE 4, BEING A SUBDIVISION OF PART OF THE SOUTHWEST 1/4 OF SECTION 16, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Property known as: 5301 W 108TH PL, OAK LAWN In 60453 Permanent Index Number(s): 24163010360000

Executed on November 19, 2001

Mortgage Electronic Registration Systems, Inc. (MERS) as nominee for How Side Lending, Inc.

NANCY STATON

ASSISTANT VICE PRESIDENT

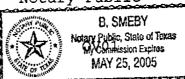
State of Texas County of Bexar

The foregoing instrument was acknowledged before me on November 19, 2001 by NANCY STATON, ASSISTANT VICE PRESIDENT, of Mortgage Electronic Registration Systems, Inc. (MERS)

a corporation, on behalf of said corporation.

Public Notary

Paid in Full: 01-11-01 Requested by: MARK MONTEMAYOR MIN No.: 100035500083800405



Inv.Pool D01-183 PEG - PFIL

Office

NORTH LASALLE STREET, SUITE 1920