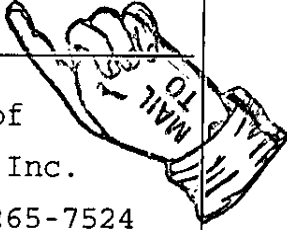


Mail To:

JOANN BROWN
1915 S CENTRAL #1RR
CICERO
IL 60804-2235



00197543



Name and Address of
Preparer:
HomeSide Lending, Inc.
P.O. Box 47524
San Antonio TX 78265-7524
Loan Number 15093278

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
JOANN BROWN, A SINGLE PERSON

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, 1997 A.D., and
recorded in the Recorder's office of COOK County, in the State
of ILLINOIS, as Book Page Document No. 97403068,
to the premises therein described, situated in the County of
COOK, State of ILLINOIS, as follows to wit:

LOT 18 IN CHARLES S NEEROS RESUBDIVISION OF BLOCK 6 IN GRANT &
KEENEYS ADDITION TO PENNOCK, BEING A SUBDIVISION OF THE E 1/2 OF
THE W 1/2 OF THE NW 1/4 OF SECTION 35, T 40N, R 13, E OF THE 3RD
PM, COOK COUNTY, ILLINOIS.

Permanent Index Number(s): 13-35-117-038

Executed on FEBRUARY 07, 2000

HomeSide Lending, Inc.



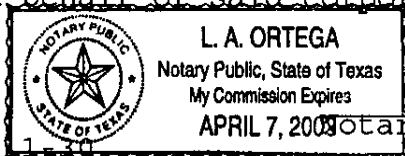
By J. B. Kerns
J. B. KERNS, VICE PRESIDENT

State of Texas

County of Bexar

The foregoing instrument was acknowledged before me on FEBRUARY 07, 2000
by J. B. KERNS, VICE PRESIDENT, of
HomeSide Lending, Inc.

a corporation, on behalf of said corporation.



L.A. Ortega
Notary Public

Paid in Full: 98-1-30
Requested by: L ORTEGA
MIN No.:

Inv.Pool 323-387
PFIL - 081699KD

S1585882B Unit A 1 of 3 SAS-A DIVISION OF INTERCOUNTY