UNOFFICIAL CO107026 51 801 Page 1 of 2002-09-03 15:21:58

Recording Requested By: Morgan Stanley Dean Witter Credit Corporation

Cook County Recorder

When Recorded Return To:

ATTORNEYS' TITLE GUARANTY FUND ATTN PRO-OPTION DEPT 33 N DEARBORN 2ND FLOOR CHICAGO, IL 60602-3100



SATISFACTION

Morgan Stanley Dean Witter Credit (or poration #:94t)2390391839 "UMBACH" Lender ID:/ Cook, Illinois KNOW ALL MEN BY THESE PRESENTS that MORGAN STANLEY DEAN WITTER CREDIT CORPORATION F/K/A NOVUS IT ANCIAL CORPORATION holder of a certain mortgage, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does bereby cancel and discharge said mortgage.

Original Mortgagor: CYNTHIA UMNBACK AND RICHARD UMBACH HUSBAND AND WIFE, Original Mortgagee: NOVUS FINANCIAL CORPORATION Dated: 09/14/1999 and Recorded 09/16/1999 as Instrument No. 99877633 in the County of COOK State of ILLINOIS

Legal:

LOT 34 IN THE PLAT OF SUBDIVISION OF COLONADES, A SUBDIVISION OF PART OF THE SOUTH 1/2 OF THE SOUTHLAST 1/4 OF SECTION 13, TOWNSHIP 36 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

Assessor's/Tax ID No.: 27-13-408-034

Property Address: 7410 TIFFANY DRIVE, ORLAND PARK, IL, 60452

IN WITNESS WHEREOF, the undersigned, by the officer duly authorized, has duly executed the foregoing instrument.

MORGAN STANLEY DEAN WITTER CREDIT CORPORATION F/K/A NOVUS FINANCIAL

CORPORATION

July

RICHARDS, VICE PRESIDENT

BJJ-20020716-0001 ILCOOK COOK IL BAT: 6101 KXILSOM1



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Property of Cook County Clerk's Office



Page Satisfaction

STATE OF South Dakota COUNTY OF Minnehaha

On July 16, 2002, before me, GLORIA LIESINGER, a Notary Public in and for the County of Minnehaha County, State of South Dakota, personally appeared DEBORAH S. RICHARDS, VICE PRESIDENT, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

GLORIA LIESINGER

Notary Expire .: -04/10/2005

GLORIA LIESINGER
NOTARY PUBLIC SOUTH DAKOTA

Prepared By: Lee Pfaff, MSDWCC, 4909 East 26th Street, Sioux Falls, SD 57110, 605/371-5917