CERTIFICATE OF SATISFACTION



Recorded in Cook County, Chicago-Instrument No. 99879881

Date of Home Equity Line of

Credit Mortgage:

August 17, 1999

Face Amount Secured:

\$20,000.00

Name of Grantor(s)

Gary L. Mann and Sonia E. Mann

Name of Lender:

Marriott Employees' Federal Credit Union

Date of Recording of Home Equity Line of

Credit Mortgage:

September 16, 1999

I/We, holder(s) of the above mentioned note secured by the above mentioned Home Equity Line of Credit Mortgage to be produced before the clerk, do hereby certify that the same has been paid in full and the lien therein created and retained is hereby released.

Given under my hand this 14th day of August, 2002

Marriott Employees' Federal Credit Union

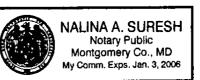
Joy B. Clark, Personal Banking Manager

State of Maryland

County of Montgomery, to wit:

The foregoing Certificate of Satisfaction was signed, sworn and acknowledged by Joy B. Clark, Personal Banking Manager, Marriott Employees Federal Credit Union, this 14thday of August 2002.

Notary Public-My commission expires:



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