The Selling or Refinancing Borrower ("Borrower") identified below has or had an interest in the property (or in a land trust holding title to the property) identified by tax identification number(s):

13-20-319-046-0000

## SEE ATTACHED LEGAL DESCRIPTION

Commonly Known As: 6032 WEST HENDERSON, CHICAGO, ILLINOIS 60634

which is hereafter referred to as the Property.

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- 2. The Property was "Lojected to a mortgage or trust deed ("mbrtgage") recorded on \_\_04/16/97 as document in COOK County, granted from BOGDAN BIERNAT AND ZOFIA BIERNAT to MIDAMERICA FEDER A SAVINGS BACKET after a closing conducted on 02/04/03 \_\_, Title Company disbursed funds pursuant to a payoff letter for the Mortgagee, or its agent of assignee (hereinafter "Mortgagee"), for the purpose of causing the above mortgage to be satisfied.
- 3. This document is not issued by or on behalf of the Mortgagee of as an agent of the Mortgagee. This document is not a release of any mortgage. The extent of my continuing obligation of the Borrower to the Mortgagee is a matter of the contract between them, on which Borrower should seek independent legal advice, and on which subject Title Company makes no implied or express representation, warranty, or promise. This document does no more and can do no more than certify-solely by Title Company, and not as agent for any party to the closing-that funds were disbursed to Borrower's Mortgagee. Any power or duty to issue any legal release of the Mortgagee's mortg ge rests solely with the Mortgagee, for whom the Title Company does not act as agent with respect to the subject closing or the subject mortgage. No release of mortgage is being hereby issued by the Title Company. No release of mortgage will be issued by the Title Company, and no mortgage release, if issued by the Mortgagee, will be recorded by the Title Company as a result of the closing, as a result of this document, or as a result of any actual or alleged past practice or prior course of dealing with any party or party's attorney. Title Company makes no undertaking and accepts no responsibility with regard to the murigage or its release. Borrower disclaims, waives, and releases any obligation of the Title Company, in contract, for vader statute with regard to obtaining, verifying, or causing the present or future existence of any mortgage release, or with regard to the recording of any mortgage release, now or in the future.
- 4. Borrower and Title Company agree that this RECORD OF PAYMENT shall on the corded by Title Company within 60 days of completion of the closing and that upon recordation of the RECORD OF PAYAFAT all Title Company's obligations to Borrower shall be satisfied, with Title Company to have no further obligation of any kind whatsoever to Borrower arising out of or relating in any way to this RECORD OF PAYMENT or any mortgage release. The sole and exclusive remedy for Title Company's failure to record within 60 days shall be a refund upon demand of amour is collected from Borrower for recordation of this RECORD OF PAYMENT. Any failure to record shall not negate or after provisions of this RECORD OF PAYMENT.
- 5. This document is a total integration of all statements by Title Company relating to the mortgage. Borrow: represents that no statements or agreements inconsistent with the terms of this record have been made, and that any allegation of any prior statement or representation, implied or express, shall be treated at all times by both parties as superseded by the statements, disclaimers, releases and waivers contained herein. Borrower waives any right to rely on any statement or act alleged to be inconsistent with the terms hereof, unless contained in a writing signed by both parties, which expressly states that it is negating the legal efficacy of this document.

PREPARED BY: JESSICA ANN MASTERSON

1700 S. ELMHURST ROAD, MT. PROSPECT, ILLINOIS 60056

BOX 333-CTI

MAIL TO:

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8086351

BOGDAN'S ZOFIA BIERDAT

CHICARIO IL 60634 6032 W HENDERSON

RECOPPMT 11/02 DGG

CHICVCO TILLE

## Legal Description:

## UNOFFICIALYOPY

LOT 178 (EXCEPT THE WEST 8 FEET THEREOF) AND THE WEST 17 FEET OF LOT 179 IN DILLMAN PLACE, A SUBDIVISION OF THE NORTH 1/2 (EXCEPT THE SOUTH 10 ACRES THEREOF) OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 20, TOWNSHIP 40 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

30277239

Property of Country Clerk's Office

RECPMTLG 11/02 05G