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FOR THE PROTECTION OF THE OWNER, THIS RELEASE SMALL BE FILLED WITH THE RECORDER OF DEEDS IN WHOSE OFFICE THE MORT GAGE OF DEED OF TRUST WAS FILED.

Loan Number(s) 77-289609-0

Know all men by these presents, that EFS Sank, f/k/a Elgin Federal Financial Center of the County of Kane and State of Illinois, does hereby certify Indenture of Morigage bearing date the 23rd day of July, 1994, made and executed by Pamela R. Grabar of the first part, to EFS Bank, 1/k/a Elgin Federal Financial Center of the second part, and recorded in the Recorder's Office of Cook County, in the State of Illinois, in Book, on Page, as Document Number 94667169 on the 28th day of July, 1994, is, with the note accompanying of fully paid, satisfied, released and discharged; and a certain Loan Modification Agreement bearing date the 23rd day of July 1999, recorded in the Recorder's Office of Cook County, in the State of Illinois, in Book, on Page, as Document Number 99810918, on the 25th day of August, 1999, is fully paid, satisfied, released and discharged, to the premises therein described as follows, to-wit:

LOT 22 IN BLOCK 2 IN POPLAR HILLS UNIT NUMBER 1, BEING A SUBDIVISION IN THE SOUTH EAST 40 OF SECTION 24, AND THE NORTH EAST 40 OF SECTION 25, TOWNS 4IP 42 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, TOGETHER WITH THAT PART OF 11/15 SOUTH WEST 40 OF SECTION 19, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED IN THE OFFICE OF COOK COUNTY, ILLINOIS, ON JUNE 29, 1976 AS DOCUMENT 23538647, (HEREINAFTER REFERRED TO AS THE PREMISES) IN COOK COUNTY, ILLINOIS.

PIN Number: 01-25-202-022

Commonly known as: 3980 N. Parkside, Hoffman Estates, IL 60195

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In witness whereof, the said EFS Bank, f/k/a Elgin Federal Financial Center has caused these presents to be executed by its Vice President and Corporate Secretary, and its corporate seal to be attached hereto, under and by virtue of a resolution duly passed by the Board of Directors of said Savings Bank on December 17, 2002.

Dated at Elgin, Illinois, this 2nd day of January 2003.

EFS Bank,

f/k/a Elgin Federal Financial Center

State of Illinois

County of Kane SS.

I, the undersigned, a Notary Public in and for said County in the State aforesaid, do hereby certify that Barbara A. Ficht, Vice President and Ursula Wilson, Corporate Secretary, of EFS Eark, f/k/a Elgin Federal Financial Center who are personally known to me to be the same persons whose names are surse ibed to the foregoing instrument as such Vice President and Corporate Secretary, appeared before me this day in person and acknowledged that they signed, sealed, and delivered the said instrument of writing as their free and voluntary act, and as the free and voluntary act of said EFS Bank, f/k/a Elgin Federal Financial Center the uses and purposes therein set forth, and caused the corporate seal of said Savings Bank to be hereto attached.

Given under my hand and Notarial Seal this 2nd day of January 2003.

Notary Public

PREPARED BY:

Sandra Acevedo **EFS Bank** 1695 Larkin Avenue Elgin, Illinois 60123

RETURN RECORDED RELEASE TO:

Pamela R. Grabar 3980 N. Parkside Hoffman Estates, IL 60195

"OFFICIAL SEAL" TAMMY L. WENDT Notary Public, State of Illinois My Commission Expires June 16, 2003

(SOU) Corporate Secretary