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SATISFACTION OF MORTGAGE OR DEED OF TRUST

(L Mortgage Act 765 ILCS 905/)

FOR THE PROTECTION OF THE OWNER. THIS RELEASE SHALL BE FILED WITH THE RECORDER OR THE REGISTRAR OF TITLES IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED

FOR VALUABLE CONSIDERATION OF TEN DOLLARS (\$10.00), and other good and valuable consideration, cash in hand paid, the receipt and sufficiency of which is hereby (cknowledge **BANK OF AMERICA N.A.** a Corporation organized under the laws of the State of NORTH CAROLIN 1, does hereby certify that a certain Deed of Trust or Mortgage described below is hereby RELEASED AND SATISTIFD IN FULL and the real estate described therein is fully released from said Deed of Trust or Mortgage:

Dated of Mortgage/Deed of Trust: 12-14-01 Executed by Mortgagor(s) MICHAEL S GULAN to and in favor of Mortgagee BANK OF AMERICA N.A Filed of Record: In Book Page 1-13 Pin 06-24-206-005-1104 Document/Inst. No. 2002-02-19 in the Recorder's Office of COOK County Illinois on 2-19-02.

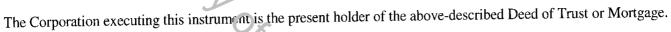
Property: SEE EXHIBIT A
2924 HEATHERWOOD DR, SCHAUMBURG, IL 60194-4951

Assessor's Property T.x Yarcel/Account Number:

Given: to secure a certain Promissory Note in the amount of \$10,000.00

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IN WITNESS WHEREOF, this instrument was executed by the undersigned on this the 22ND day of MAY, 2003

BANK OF AMERICA

KATHY CLARK

ASST. VICE PRESIDENT

STATE OF NORTH CAROLINA/COUNTY OF GUILFORD

The foregoing instrument was acknowledged before me this 22ND day of MAY, 2003 by KATHY CLARK (name of officer or agent, title of officer or agent) of BANK OF AMERICA N.A. At Asst. Vice President corporation, on behalf of the corporation.

Notary Public

My Commission Expires:



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EXHIBIT A

SITUATED IN COOK COUNTY ILLINOIS, TO WIT:

NOT COOK COUNT.

108-4 IN THE HEATHERWOOD NO.

109 DESCRIBED REAL ESTATI, A PAN.

109 SEING A SUBDIVISION OF PART OF THE
110 A1 NORTH, RANGE 9 EAST OF THE THIRD PK.

111 TO THE DECLARATION OF DOTOMINIUM RECORD.

112 TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE OF IN.

113 COUNTY, ILLINOIS.

114 COOK COUNTY, ILLINOIS. UNIT 1908-4 IN THE HEATHERWOOD NORTH CONDOMINIUM, AS DELINEATED ON THE SURVEY OF THE FOLLOWING DESCRIBED REAL ESTATY, A PART OF PASQUINELLI'S SECOND ADDITION TO HEATHERWOOD ESTATES, BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE NORTHEAST 1/4 OF SECTION 24, TOWNSHIP 41 NORTH, RANGE 9 EAST OF THE THIRD PRINCIPAL MERIDIAN, WHICH SURVEY IS ATTACHED AS EXHIBIT "A" TO THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT 93651405 AS AMENDED FROM TIME TO TIME, TOGETHER WITH ITS UNDIVIDED PERCENTAGE OF INTEREST IN THE COMMON BLEMENTS IN COOK COUNTY, ILLINOIS.