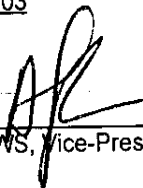


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Satisfaction Page 2 of 2

CITIBANK, FSB, F/K/A CITICORP SAVINGS OF ILLINOIS, AS SUCCESSOR IN INTEREST TO FIRST FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO BY AND THROUGH ITS ATTORNEY IN FACT CITIMORTGAGE, INC., F/K/A CITICORP MORTGAGE, INC. POA: 05/04/1990 as Instrument No.: 90-207235 On July 7th, 2003

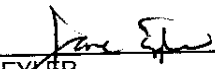
By: 
A. JANE SHOWS, Vice-President

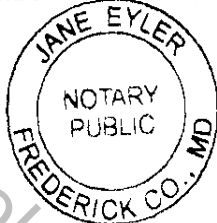


STATE OF Maryland
COUNTY OF Frederick

On July 7th, 2003, before me, Jane Eyler, a Notary Public in and for Frederick County, in the State of Maryland, personally appeared A. JANE SHOWS, Vice-President who acknowledged himself/herself to be the aforesaid officer of the above named corporation, and that he/she, being authorized so to do, executed the foregoing instrument for the purposes therein contained, by signing the name of the corporation by himself/herself as the officer designated therein. In witness whereof I hereunto set my hand and official seal,

WITNESS my hand and official seal,


JANE EYLER
Notary Expires: 11/01/2005



(This area for notarial seal)

Prepared By: Rebecca Burgess, VERDUGO TRUSTEE SERVICE CORPORATION PO BOX 9443, GAITHERSBURG, MD 20898-9443 1-800-777-1708

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**Verdugo Trustee
Service Corporation**
Department 1020/532705
P.O. Box 9443
Gaithersburg, Maryland 20898-9443

MORTGAGE RELEASE UNIT
C/O VERDUGO TRUSTEE SERVICE CO
PO BOX 9443
GAITHERSBURG, MD 20898-9443

KATHLEEN LOUGHRAN
3900 N. LAKE SHORE DR # 12F
CHICAGO, IL 60613

0000165100

July 07, 2003

Loan No. 0000165100

Dear Sir / Madam:

Please find enclosed the Mortgage endorsed for cancellation **and/or** Discharge/Satisfaction of Mortgage for your loan that was recently paid off. When recorded, this document, is legal proof that the loan has been paid off.

PLEASE HANDLE THESE DOCUMENTS CAREFULLY. IF ADDITIONAL COPIES OF THESE DOCUMENTS ARE REQUIRED, A \$50.00 ADMINISTRATIVE FEE WILL BE CHARGED.

This document must be recorded in order for the lien to be properly released. If it is not recorded, whenever you try to sell or refinance your home, the loan will appear as if it were not paid off. Call Information for your County Recorder phone number and take the steps to get it recorded.

We appreciate having the opportunity to service your account. Please let us know if we can assist you in the future.

If you have any questions, please call our Customer Service Department toll free at 1-800-283-7918. When you call or write to us please refer to the loan number 0000165100.

Sincerely,

Mortgage Release Unit

Payoff Date: 05/20/2003