This instrument is prepared by (and return to)

First Tennessee Bank National Association

P O Box 132

Memphis, Tennessee 38101

ACCT 10235799

PIN # 31-11-105-036

03-036

WHEREAS, by certain trust deed dated the **18** th day of and recorded in Book/Roll page (0020074391

DECEMBER 2001

(0020074391or as instrument No.) DOC.#

in the Register's Office

Doc#: 0327726138 Eugene "Gene" Moore Fee: \$26.50

Cook County Recorder of Deeds Date: 10/06/2003 12:53 PM Pg: 1 of 1

of COOK

County, Illinois,

RAYMOND S KULZE NIEC AND JUDITH M KURZENIEC Borrower(s)

ORIGINAL ADDRESS. 826 PURDUE LANE MATTESON ILLINOIS 60443

conveyed to FIRST TANJESSEE BANK NATIONAL ASSOCIATION

, as Trustee(s), the real estate in raid trust deed described, for the purpose of securing the payment of an indebtedness evidenced by note(s) fully described in said trust decay and

WHEREAS, all of the notes described in and secured by said trust deed have been paid in full, and there is nothing due or owing on said indebtedness nor under the terms and provisions of said trust deed;

NOW, THEREFORE, in consideration of the remises the undersigned, First Tennessee Bank National Association, Memphis

as the legal owner and holder of the notes secured by said trust deed, acknowledges full payment and satisfaction thereof, hereby releases and discharges the lien of said trust deed, and to the real estate described in said trust deed, to which reference is made for a particular description of said property.

The undersigned, First Tennessee Bank National Association, Memphis covenants with the said same as above that it is the legal owner and holder of the note(s) described in and secured by said trust decd and that it has the lawful right to release and discharge the lien thereof.

IN WITNESS WHEREOF the said First Tennessee Bank National Association, Memphis has caused its corporate name to be signed hereto by and through its proper representative duly authorized so to do, this the 15 day of JULY , 2003.

LOT 77 IN CRICKETT HILL BEING A SUBDIVISION OF PART OF THE WEST 1/2 OF THE NORTHWEST 1/4 OF SECTION 21 TOWNSHIP 35 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN IN COOK COUNTY, ILLINOIS.

First Tennessee Bank National Association

Loan Operations (Title Wan Officer

STATE OF TENNESSEE County of Shelby

Before me, a Notary Public in and for said State and County duly commissioned and qualified, personally appeared

JENNIFER MORGAN with whom I am personally acquainted, and who, upon oath, acknowledged herself to be the Loan Operations Officer of the First Tennessee Bank National Association, the within named bargainer, a bank, and that he as such Loan Operations Officer being authorized so to do, executed the foregoing instrument for the purpose therein contained by signing the name of the corporation by herself as officer.

WITNESS my hand and seal at the office in MEMPHIS, TENNESSEE, this 15 day of JULY, 20

NOTARY PUBLIC

My commission expires

day of

, 20

S-4 P-1 M-4