DISCHARGE OF MORTGAGE

REFERENCE NUMBER: 998625133

KNOW ALL MEN BY THESE PRESENTS that Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098-2693 DOES HEREBY CERTIFY that a certain Indenture of Mortgage/Deed of Trust, bearing the date of 2/15/2002 made and executed by:

THOMAS E RAMSEY **DEBRA L HOUSTON RAMSEY**

As mortgagor to A'L AMERICA MORTGAGE CORPORATION as mortgagee and recorded in the office of the Register of Deed's for the County of Cook, Illinois in Document 0020296034 in the State of Illinois, County of Cook is fully paid and here by discharged.

LOT 16 (EXCEPT 17 IF NORTH 6 FEET) AND THE NORTH 12 FEET OF LOT 17 IN BLOCK 14 IN THE SECOND ADDITION TO WEST, 21/1 LMAN, BEING A SUBDIVISION OF THE WEST 1/2 OF THE SOUTHWEST 1/4 OF SECTION 28, TOWNSHI? 37 NORTH, RANGE 14 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS

Parcel ID#: 2528323069

Commonly Known As: 12638 SOUT. J.N.ON, CHICAGO, IL, 60628

IN WITNESS WHEREOF, this instrument is dated 09/13/2005.

STATE OF Michigan COUNTY OF Oakland FY: Lee Shubert Serior Vice President Flagstar Pank, FSB

On 09/13/2005, before me, appeared Lee Shubert, to me personally known, who being by me duly sworn, Senior Vice President of Flagstar Bank, FSB, and that said instrument was signed or behalf of said corporation by authority of its Board of Directors, acknowledging said instrument to be the free act and deer of said corporation.

Daritha Lewis, Notary Public

Wayne, Acting in Oakland Actir g in I/lichigan

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My Commission Expires 10/17/2005

DRAFTED BY: Theresa Russell Flagstar Bank, FSB 5151 Corporate Drive Troy, MI, 48098-2693 AFTER RECORDING RETURN TO: Flagstar Bank, FSB 5151 Corporate Drive Troy, MI, 48098-2693