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Document Prepared by: ILMRSD-6

Laura A Castlen

Address: 4801 FREDERICA STREET,

OWENSBORO, KY 42301 When recorded return to: US Bank Home Mortgage

P.O. Box 20005

Owensboro, KY 42304

Release Department ¿Loan #: 6800022007

MIN #: 100021268000220075 VRU Tel.#: 888.679.MERS

Investor Loan #: 266145787 PIN/Tax ID #: 10133050390000

Property Address: 1527 FOWLER AVE EVANSTON, IL 60201



Doc#: 0720613086 Fee: \$26.50 Eugene "Gene" Moore RHSP Fee:\$10.00

Cook County Recorder of Deeds Date: 07/25/2007 01:14 PM Pg: 1 of 1

MORYGACE RELEASE, SATISFACTION, AND DISCHARGE

IN CONSIDERATION of the pryrient and full satisfaction of all indebtedness secured by that certain Mortgage described below, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FIRST SECURITY MORTGAGE, whose address is 4991 FREDERICA STREET, OWENSBORO, KY 42301, being the present legal owner of said indebtedness and thereby entitled and authorized to receive said payment, does hereby release, satisfy, and discharge the lien, force, and effect of said Mortgage.

Original Mortgagor(s): JOYCIN RICHARDS, AN UNMARRIED WOMAN

Original Mortgagee: MERS AS NOMINEE FOR FIRST SECURITY MORTGAGE

Loan Amount: \$214,000.00 Date of Mortgage: 07/05/ 005 Date Recorded: 07/22/2005 Document #: 0520305201

Legal Description: THE NORTH HALF OF LOT 19 IN BLOCK 5 IN FOWLER AND CARNEY'S ADDITION TO EVANSTON, A SUBDIVISION OF THE NORTHWEST QUARTER OF THE SOUTHWEST QUARTER OF SECTION 13, TOWNSHIP 41 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

and recorded in the official records of COOK County, State of Illinois and more particularly described on said Mortgage referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 7/3/2007.

MORTGAGE ELECTRONIC P. GISTRATION SYSTEMS, INC., AS NOMINEE FOR TIRST SECURITY MORTGAGE

Kim Štewart

Assistant Secretary

Liz Funk Assistant Secretary

State of KY County of DAVIESS

On this date of 7/3/2007, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State, personally appeared the within namedKim Stewart and Liz Funk, known to me (or identified to me on the basis of satisfactory evidence) that they are the Assistant Secretary and Assistant Secretary respectively of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., AS NOMINEE FOR FIRST SECURITY MORTGAGE, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation, and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: Jennifer Murphy My Commission Expires: 11/07/2009

OFFICIAL SEAL JENNIFER MURPHY NOTARY FUBLIC - KENTUCKY STATE-AT-LARGE