



Prepared by and after recording mail to:

SMI/Attn. Cheryl Swinsinski  
P.O. Box 540817  
Houston, Texas 77254-0817  
Tel. (800) 795-5263



Illinois

County of Cook

Loan #: 700076858  
Index: 83094  
JobNumber: 405\_9833

RELEASE OF MORTGAGE

KNOWN ALL MEN BY THESE PRESENTS that STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK holder of a certain mortgage, whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby cancel and discharge said mortgage.

Original Mortgagor: JOSEPH J. BERNAT, JR. AND ANN MARIE BERNAT  
Original Mortgagee: BELL FEDERAL SAVINGS AND LOAN ASSOCIATION  
Original Loan Amount: \$80,000.00  
Property Address: 5029 OAK CENTER DRIVE, OAK LAWN, IL 60453  
Date of DOT: 3/7/95  
Date Recorded: 3/17/95  
Doc. / Inst. No: 95-179754  
PIN: PERMANENT TAX I.D. NUMBER 24-09-410-013  
Legal: LOT 3 IN BLOCK 13 IN UNIT 1 OAK LAWN MANOR BEING A SUBDIVISION OF THE SOUTH EAST 1/4 OF SECTION 9, TOWNSHIP 37 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS.

IN WITNESS WHEREOF, STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK, has caused these presents to be executed in its corporate name and seal by its authorized officers this 2th day of November 1998 A.D.

STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK

Stephen Charrette  
Assistant Vice President

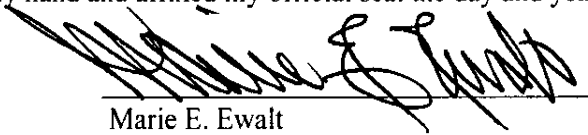


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12/30/98  
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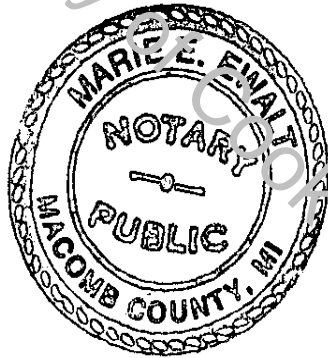
STATE OF Michigan  
COUNTY OF Oakland

On this the 2th day of November 1998 A.D. , before me, a Notary Public, appeared Stephen Charrette to me personally known, who being by me duly sworn, did say that (s)he is the Assistant Vice President of STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK , and that said instrument was signed on behalf of said corporation by authority of its Board of Directors, and said Stephen Charrette acknowledged said instrument to be the free act and deed of said corporation.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.



Marie E. Ewalt  
Notary Public, Macomb County, Michigan  
Acting in Oakland County  
My Commission Expires 10/23/2000



County Clerk's Office

