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Document Prepared By:  
**Liz Funk, 800-365-7772**  
Recording Requested By:  
**US Bank Home Mortgage**  
When Recorded Return To:  
**US Bank Home Mortgage**  
**4801 Frederica St.**  
**Owensboro, KY 42301**

Doc#: **0913215018** Fee: **\$38.00**  
Eugene "Gene" Moore RHSP Fee: **\$10.00**  
Cook County Recorder of Deeds  
Date: **05/12/2009 09:13 AM** Pg: **1 of 2**

<b>USBHM</b>	<b>515</b>	<b>6800123626</b>
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MIN #: **100021268001236260**  
MERS Telephone #: **888/679-6377**  
CRef#: **04/25/2009-PRef#:R105-POF**  
Date: **03/26/2009-Print Batch ID:78936**  
PIN/Tax ID #: **02-16-412-045**  
Property Address:  
**816 W DREW LN**  
**PALATINE, IL 60067**  
ILmrsd-eR2.0 04/13/2009 2009(c) by DOCX LLC



**MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE**

IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgage described below, the undersigned, **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR BILTMORE FINANCIAL BANCORP, INC.**, whose address is **10 EXECUTIVE COURT, STE 3 SOUTH BARRINGTON, IL 60010**, 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): **MICHAEL A KISS AND KRISTIN L. KISS FORMERLY KNOWN AS KRISTIN L. GALLAGHER, HUSBAND AND WIFE AS JOINT TENANTS.**

Original Mortgagee: **MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR BILTMORE FINANCIAL BANCORP, INC**

Date of Mortgage: **12/28/2007**

Loan Amount: **\$231,000.00**

Recording Date: **01/18/2008**

Document #: **0801805276**

Legal Description: **THAT PART OF LOT 4 IN BRIDGEVIEW CREEK WEST, BEING A RESUBDIVISION IN ARTHUR T. MCINTOSH AND COMPANY'S CHICAGO AVENUE FARMS AND VACATED STREETS, IN THE SOUTHEAST QUARTER OF SECTION 26, TOWNSHIP 42 NORTH, RANGE 10 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE NORTH LINE OF SAID LOT 4, WHICH POINT IS 76.53 FEET WESTERLY OF THE POINT ON THE NORTH LINE OF SAID LOT 4; THENCE S-1-48-43-W, A DISTANCE OF 86.53 FEET TO THE SOUTH LINE OF SAID LOT 4, THENCE N-88-12-13-W ALONG THE SOUTH LINE OF SAID LOT 4; A SOUTH LINE OF SAID LOT 4, THENCE N-88-12-13-W ALONG THE SOUTH LINE OF SAID LOT 4; A DISTANCE OF 30.00 FEET; THENCE N-1-51-36-E, A DISTANCE OF 86.53 FEET TO THE NORTH LINE OF SAID LOT 4; THENCE S-88-12-13-E ALONG THE NORTH LINE OF SAID LOT 4; A DISTANCE 29.93 FEET TO THE POINT OF BEGINNING, ALL IN COOK COUNTY, ILLINOIS.**

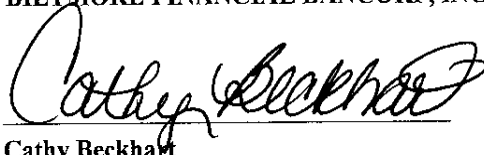
and recorded in the official records of the **County of Cook, State of Illinois** affecting Real Property and more particularly described on said Mortgage referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of **04/29/2009**.

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My  
JH

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MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS  
NOMINEE FOR BILTMORE FINANCIAL BANCORP, INC

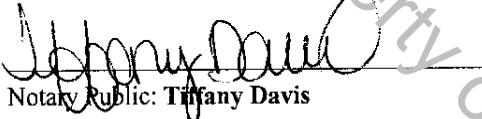


Cathy Beckhart  
Assistant Secretary

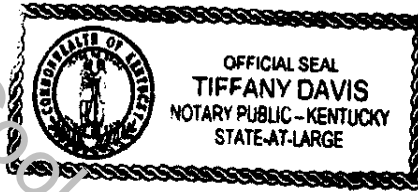
State of KY  
County of Daviess

On this date of 04/29/2009, before me the undersigned authority, personally appeared Cathy Beckhart, personally known to me to be the person whose name is subscribed as the Assistant Secretary of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR BILTMORE FINANCIAL BANCORP, INC, a corporation, on the within instrument, who, being duly affirmed, acknowledged to me that he/she, being authorized to do so, in the capacity therein stated, executed the within instrument for and on behalf of the corporation, as its free and voluntary act and deed, for the consideration, uses and purposes therein contained.

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



Notary Public: Tiffany Davis  
My Commission Expires: 02/24/2013



Property of Cook County Clerk's Office