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The undersigned is the beneficiary or his successor in interest and is now the legal owner and holder of all indebtedness secured by that certain Mortgage executed by STEPHEN BYK AND KATHLEEN M. BYK, HUSBAND AND WIFE

Trustor, in favor of UNITED SAVINGS OF AMERICA , and recorded 07/09/90 Beneficiary, dated 07/02/90 , in the records in Book N/A , Page N/A , as Instrument 90327765 the records of COOK County, Illinois All sums secured by said Mortgage have been fully paid and matisfied.

The Recorder of Deeds is hereby directed under the terms of said Mortgage or pursuant to statute, to cancel, satisfy and discharge forever all evidences of indebtedness secured by said Mortgage.

The undersigned hereby certifies that although a diligent search has been made for the original Mortgage and/or original Note, that the same has been lost and cannot be found.

Therefore, the undersigned agrees to indemnify and save harmless the Recorder of Deeds for the above referenced County, from any and all liability or loss it may suffice by cancelling the indebtedness covered by said Mortgage. without the surrender to it of the original Mortgage and/or original Note.

In the event that it is necessary for you to institute or defend any legal proceedings in connection with this matter, the undersigned hereby agrees to pay all costs of suit, together with reasonable attorney's feem.

FEDERAL HOME !.GAI MORTGAGE CORPORATION: 45971

JOH GAGE SE A PORA

BY AND THROUGH ITS ATTORNSY-IN-FACT KOCK COUNTY RECORDER AMERICA'S MORTGAGE SERVICING, INC.

FORMERLY KNOWN AS FIRST FAMILY MORTGAGE CORPORATION OF FLORIDA

pursuant to Power of Attoriey recorded June 17, 1987 mt DOC #87331082.

COOK County, Records.

JOHN ADAMS

Vice President

. Assit Secretary

Attest: ANN ISBAN

STATE OF Maryland COUNTY OF Frederick

ANN ISBAN

/ BYK

Be it remembered, that on this 5th day of May , 1992, bafrre me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named JOHN ADAMS and known to me to be the Vice President and Armistant

Secretary who executed the within instrument and acknowledged to me that JOHN ADAMS and ANN ISBAN

executed the same freely and voluntarily.

In testimony wheref, I have becaunto set my hand and official seal.

JUBA HOFFALL NOTARY

KIMBA HOFFMAN () Notary Public

My commission expires: February 18, 1995 LOT 25 IN BLOCK 6 IN ARTHUR T. MCINTOSH'S CRAWFORD AVENUE ADDITION TO CHICAGO IN THE EAST 1/2 OF THE NORTHEAST 1/4 OF SECTION 22, TOWNSHIP 38 NORTH, RANGE 13, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK

COUNTY, ILLINOIS. TAX Id: 19-22-213-016 Vol 399

This Instrument was Prepared by:

ANN THOMPSON AMERICA'S MORTGAGE SERVICING INC. P. O. BOX 9481, #1010 GAITHERSBURG, MD 20898-9481

Box 64