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DEPT-01 RECORDING \$23.50
T#0888 TRAN 0372 08/19/93 08:43:00
#1777 # *-93-658452
COOK COUNTY RECORDER

RELEASE OF MORTGAGE OR
TRUST DEED BY CORPORATION

KNOW ALL MEN BY THESE PRESENT, that OLD KENT BANK AND TRUST COMPANY, a Michigan Corporation, does hereby certify that OLD KENT BANK & TRUST COMPANY F/K/A UNIVERSITY FINANCIAL MORTGAGE SERVICES of the county of Cook and State of Illinois for and inconsideration of the payment of the indebtedness secured by the mortgage thereafter mentioned, and the cancellation of all the notes thereby secured, and of the sum of one dollar, the receipt whereof is hereby acknowledged, do hereby REMISE, RELEASE, CONVEY and QUIT CLAIM unto SANDERS A. GARNER AND WENDY L. GARNER, HUSBAND AND WIFE heirs, legal representatives and assigns, all the right, title, interest, claim or demand whatsoever they may have acquired in, through or by a certain mortgage, bearing date May 7, 19 1991, and recorded in the Recorder's Office of Cook County, in the State of Illinois, as document No. 91233771, to the premises therein described as follows, situated in the County of Cook, State of Illinois, to wit:

SEE LEGAL ATTACHED

together with all the appurtenances and privileges thereunto belonging or appertaining.

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Permanent Real Estate Index Number(s): 08-09-104-004

Address(es) of premises: 1214 South Ridge Ave, Arlington Heights, IL

Signed, sealed and delivered June 17, 1993.

Witnesses:

Jeanette M. Bentley
Jeanette M. Bentley

John Stelpstra
John Stelpstra

State of Michigan)
County of Kent) ss.

OLD KENT BANK AND TRUST COMPANY

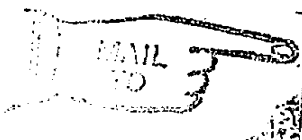
By Robert Pompey
Robert Pompey

Its Systems Officer

On June 17, 1993, before me, a Notary Public in and for said County, appeared Robert Pompey to me personally know, and being duly sworn did say, that he is Systems Officer of Old Kent Bank and Trust Company and that said instrument was signed and sealed in behalf of said corporation by authority of its Board of Directors, and did acknowledge the same to be the free act and deed of said corporation.

Jeanette M. Bentley
Jeanette M. Bentley
Notary Public, Kent County, Michigan
My Commission expires August 21, 1995

This instrument was drafted by:
Jeanette Bentley
Old Kent Bank and Trust Co.
Mortgage Servicing Dept.
1850 East Paris Road
Grand Rapids, MI 49546



Return to:
Sanders A. Garner
Wendy L. Garner
1214 S. Ridge
Arlington Heights, IL 60004

A/C #103275

Handwritten notes: "1/11/23/80 M.S." and "23.50"

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74444 TRAP 5095 05/16/91 1214100
#1623 : 07 : 8 - 5 1 - 02 IS 3771
COOK COUNTY RECORDER

(Space Above This Line For Recording Data)

MORTGAGE

THIS MORTGAGE ("Security Instrument") is given on May 7th 1991
The mortgagor is Sanders A Garner and Wendy L Garner, Husband and Wife

("Borrower"). This Security Instrument is given to
University Financial Mortgage Services
which is organized and existing under the laws of The United States of America, and whose address is
28 North Grove Avenue
Elgin, Illinois 60120

("Lender"). Borrower owes Lender the principal sum of
One Hundred Twenty Five Thousand and no/100ths****
Dollars (U.S. \$ 125,000.00). This debt is evidenced by Borrower's note dated the same date as this Security
Instrument ("Note"), which provides for monthly payments, with the full debt, if not paid earlier, due and payable on
June 1, 2006. This Security Instrument secures to Lender: (a) the repayment of the debt
evidenced by the Note, with interest, and all renewals, extensions and modifications of the Note; (b) the payment of all other
sums, with interest, advanced under paragraph 7 to protect the security of this Security Instrument; and (c) the performance of
Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby
mortgage, grant and convey to Lender the following described property located in

Cook County, Illinois:

Lot 175 in Realcoa Subdivision in Arlington Heights, Second Addition, a subdivision
in Section 9, Township 41 North, Range 11 East of the Third Principal Meridian, in
Cook County, Illinois.

08-09-104-004

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which has the address of 1214 South Ridge Avenue Arlington Heights
(Street) (City)
Illinois 60004 ("Property Address");
(Zip Code)

ILLINOIS - Single Family - Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
ITEM 1876 (8012)

Form 3014 9/90 (page 1 of 6 pages)

Great Lakes Business Forms, Inc. 
To Order Call: 1-800-530-9303 FAX 610-791-1131

1900

(E) Payment of Note Holder's Costs and Expenses

If the Note Holder has required me to pay immediately in full as described above, the Note Holder will have the
right to be paid back by me for all of its costs and expenses in enforcing this Note to the extent not prohibited by applicable
law. Those expenses include, for example, reasonable attorneys' fees.

7. GIVING OF NOTICES

Unless applicable law requires a different method, any notice that must be given to me under this Note will be given
by delivering it or by mailing it by first class mail to me at the Property Address above or at a different address if I give the
Note Holder a notice of my different address.

Any notice that must be given to the Note Holder under this Note will be given by mailing it by first class mail to the
Note Holder at the address stated in Section 3(A) above or at a different address if I am given a notice of that different
address.

MULTISTATE FIXED RATE NOTE—Single Family—FNMA/FHLMC UNIFORM INSTRUMENT Form 3200 12/83

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