FOR VALUE RECEIVED, the undersigned, Marine Midland Bank, N.A., a corporation organized and existing under the laws of the United States, certifies that a real estate mortgage now owned by it, dated September 27th, 1989, made by Samuel S. Kirmand Janice K. Kim as Mortgagor(s), to Margaretten & Company, Inc. as Mortgagee, recorded as in Document No. 89461080. Fin the office of the Register, Cook County, Illinios, is with the indebtedness thereby secured, fully paid, satisfied and discharged, and the Register is hereby authorized and directed to release and discharge the same upon record.

Which Mortgage has been assigned by Margaretten & Company, Inc. to Marine Midland Bank, N.A. by assignment dated October 12th, 1989, and duly recorded in Document No. 89593796, on the 13th day of December, 1989.

Date: December 4th, 1992

DEPT-01 RECORDING T#1111 TRAN 7/94 01/13/93 09:20:00 #1281 # *--93--030463 COOK COUNTY RECORDER

Marine Midland Bank, N.A.

State of New York 1

County of Erie)

The foregoing instrument was acknowledged before me, a Nota y Public commissioned in Eric County, on December 4th, 1992, by Kathleen M. Mueller 3600, Vice President and Celine Dalfonso 5315, Assistant Secretary of Marine Midland Bank, N.A., a United States corporation, on behalf of the corporation.

My Commission Expires

JILL JEWETT No. 4969274 Notary Public, State of New York

Qualified in Eric County QU My Commission Expires July 9, 19

This instrument was prepared by Terrina M. Spain of Marine Midland Bank, N.A., One Marine Midland Center, 12th Floor, Buffalo, New York 14203. Mortgage Account No. 9559747.

LOT 21 IN BLOCK 1 IN EVERGREEN SUBDIVISION NO. 1, BEING A SUBDIVISION OF THAT PART OF THE S.E. 1/4 OFSEC. 18, TOWNSHIP 42 N., RANGE 10 E. OF THE 3RD 02-18-407-02/-000 Bouning /C PRINCIPAL MERIDIAN, ACCORDING TO THE PLAT THEREOF RECORDED 9/1 8/86

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