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Prepared by and after recording mail to:

SMI/Atm. Sherry Doza P.O. Box 540817 Houston, Texas 77254-0817 Tel. (800) 795-5263



Illinois

County of Cook

Loan #: 209890056

Index: 3846

JobNumber: 405_9729

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:

MARK WILLIAMS AND PAM HOLTWICK

Original Mortgagee:

APPLE MORTGAGE, INC.

Original Loan Amt:

\$249,000,00

Property Address:

711 ARBOR LANE, GLENVIEW, IL 60025

Date of DOT:

3/5/97 3/24 97

Date Recorded:

97198030

Doc. / Inst. No:

05-31-307-015

PIN: Legal:

See Exhibit 'A' Attached Hereto And By This 'Geference Made A Part Hereof

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 December 1997 A.D..

STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK

Albert Marshall

Vice President





STATE OF Michigan COUNTY OF Oakland

On this the 2th day of December 1997 A.D., before me, a Notary Public, appeared Albert J. Marshall to me personally known, who being by me duly sworn, did say that (s)he is the 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 Albert J. Marshall 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



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Exhibit 'A'

Index: 3846

Loan#: 209890056

Borrower: MARK WILLIAMS AND PAM HOLTWICK

State: IL

County: Cook

Job#:405_9729

LOT 21 IN CLENAYRE WOODS, BEING A SUBDIVISION OF THE WEST 1/2 OF THE SOUTH 17.5 ACRES OF THE NORTH 45 ACRES OF THE SOUTH 1/2 OF THE SOUTHWEST 1/4 OF SECTION 31, TOWNSHIP 42 NORTH, RANGE 13 EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS. DECOOP COUNTY CLERT'S OFFICE

PERMANENT INDEX NO.: 05-31-307-015