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Prepared by and after recarding mail to:

SMEAnn. Sherry Doza P.O. Box 540817

Houston, Texas ??254-0817

Tel. (800) 795-5263



Illinois

County of Cook

Loan #: 0203700515

Index: 20420 JobNumber: 405_9736

RELEASE OF MORTGAGE

KNOWN ALL MEN BY THESE TRESENTS 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:

ALFONSO C. MUTO AND ALICE A. MUTO

Original Mortgagee:

THE FINANCIAL CENTER INC

Doc. / Inst. No:

3902404 DEREA - 92.40 766 3

PIN: Legal: PERMANENT INDEX NUMBER: 59-18-105-014

LOT 14 IN BLOCK 17 IN BRANICA'S CUMBERLAND TERRACE, BEING A

SUBDIVISION IN SECTION 18, TOWNSF"P 41 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY, ILLINOIS, ACCORDING TO THE

PLAT THEREOF, REGISTERED AS DOCUMENT NUMBER 804435.

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 22th day of January 1998 A.D.

STANDARD FEDERAL B (NF), A FEDERAL SAVINGS BANK

Albert P. Marskall Vice President

Synny

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STATE OF Michigan COUNTY OF Oakland

On this the 22th day of January 1998 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.

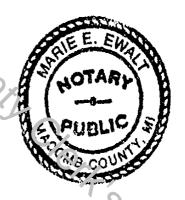
EOF, COOP COUNTY IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal the day and year first above written.

Marie E. Ewalt

Notary Public, Macomb County, Michigan

Acting in Oakland County

My Commission Expires 10/23/2000





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