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COOK COUNTY RECORDER

Prepared by and Return to: FIRST UNION P.O. Box 50010 Roanoke, VA 24022

SATISFACTION OF MORTGAGE

KNOW ALL MEN BY THESE PRESENTS, FIRST UNION HOME MOUITY BANK, N.A., the holder and owner of the certain mortgage executed by JOSEPH A KOWALCZYK AND CATHY K KOWALCZYK bearing date the 7th day of May, 1997, and recorded as Official Document #97364098, Book N/A, Page N/A in the office of the Recorder of Deeds of COOK County, Illinois, and also the holder and owner of the note in said mortgage identified, acknowledges full payment and satisfaction of the indebtedness secured by said mortgage and hereby authorized and directs the Recorder of Deeds to cancel same of records. Property having the address 3601 PHEASANT DR being described as follows:

LOT 1608 IN ROLLING MEADOWS UNIT NO 9 A SUBDIVISION OF LOTS V OF ROLLINS MEADOWS UNIT NO 8 BELLS A SUBDIVISION OF THAT PART OF THE WEST 1/2 OF SECTION 16, TOWNSHIP 42 NORTH, RANGE 10-EAST OF THE THIRD PRINCIPAL MERIDIAN LYING SOUTH OF

KIRCHOFF ROAD IN COOK COUNTY, ILLINOIS.

Pinvnumber 002-36-301-009-0000

IN WITNESS WHEREOF, the said holder and owner of said mortgage and note has executed this instrument, this 20th day of May 1999.

(Corporate Seal)

Dwayne A Williams, Assistant Secretary

FIRST UNION HOME EQUITY BANK, N.A.

By: Christy L Karnes, Assistant Vice President

State of Virginia County of Roanoke

The foregoing instrument was acknowledged before me this 20th day of May, 1999, by Christy L Karnes, Assistant Vice President of FIRST UNION HOME EQUITY BANK, N.A. a corporation on behalf of the corporation.

My Commission expires 03-31-2001.

Roxanne D Carter, Notary Public