

Mail To:

GENE A GARDNER
190 OLD WICK LN
INVERNESS
IL 60067-8018

*5801 Nicholson Ln
#1420
No Bethesda Md
20852*



Name and Address of
Preparer:
HomeSide Lending, Inc.
P.O. Box 47524
San Antonio TX 78265-7524

Loan Number 17513241

R77995

**COOK COUNTY
RECORDER
EUGENE "GENE" MOORE
ROLLING MEADOWS**

Recorder's Stamp

Know All By These Presents, that HomeSide Lending, Inc.
of the County of Pexar and State of Texas
for and in consideration of one dollar, and for other good and valuable
consideration, the receipt whereof is hereby confessed, do hereby remise,
convey, release, and quit-claim unto

GENE A GARDNER
BARBARA D GARDNER, KNOWN AS HUSBAND & WIFE
of the County of COOK and the State of ILLINOIS all right, title,
interest, claim, or demand whatsoever they may have acquired in, through
or by a certain Mortgage, bearing date MARCH 22ND, 1994 A.D., and
recorded in the Recorder's office of COOK County, in the State
of ILLINOIS, as Book Page Document No. 94287668,
to the premises therein described, situated in the County of
COOK, State of ILLINOIS, as follows to wit:

SEE ATTACHED EXHIBIT A

19006 Wick Ln. Inverness IL 60067

Permanent Index Number(s): 02163030471116001

Executed on AUGUST 27, 1999

HomeSide Lending, Inc.



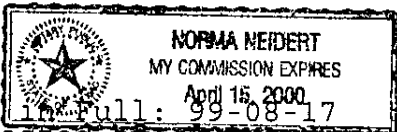
By *J. B. Kerns*
J. B. KERNS, VICE PRESIDENT

State of Texas

County of Bexar

The foregoing instrument was acknowledged before me on AUGUST 27, 1999
by J. B. KERNS, VICE PRESIDENT, of HomeSide Lending, Inc.
a corporation, on behalf of said corporation.

Norma Neidert



Notary Public

Paid in Full: 99-08-17
Requested by: NORMA NEIDERT
NEIDN 2932-18AUG99

Inv. Pool A22-004
PFIL - 071599KT

2-2-00

Legal Description:

Unit 147 in Inverness on the Ponds Condominium as delineated on the survey of a portion of the following described real estate:

Loch Lomond Greens Unit 1, being a Subdivision of parts of Lots 11 and 14 in School Trustees Subdivision of Section 16, Township 42 North, Range 10 East of the Third Principal Meridian, according to the Plat thereof recorded December 4, 1980 as Document No. 25692755 and Inverness on the Ponds Unit 2, being a Subdivision of part of Lot 11 in School Trustees Subdivision of Section 16, Township 42 North, Range 10 East of the Third Principal Meridian, according to the Plat thereof recorded September 20, 1985 as Document No. 85198886 in Cook County, Illinois, which survey is attached as Exhibit B to the Amended and Restated Declaration of Condominium Ownership made by Chicago Title and Trust Company, as Trustee under Trust Agreement dated July 17, 1979 and known as Trust No. 1075503, recorded in the Office of the Recorder of Deeds of Cook County, Illinois, on June 9, 1983 as Document No. 26637534, together with a percentage of the common elements appurtenant to said unit as set forth in said Declaration, as amended from time to time, which percentage shall automatically change in accordance with Amended Declarations as same are filed of record in the percentages set forth in such Amended Declaration, which percentages shall automatically be deemed to be conveyed effective on the recording of such Amended Declaration as though conveyed thereby.

Grantor also hereby grants to Grantee, its successors and assigns, as rights and easements appurtenant to the above described real estate, the rights and easements for the benefit of said property set forth in the Declaration of Condominium, aforesaid, and Grantor reserves to itself, its successors and assigns, the rights and easements set forth in said Declaration for the benefit of the remaining property described therein.

PERMANENT INDEX NUMBER: 02-16-303-047-1116