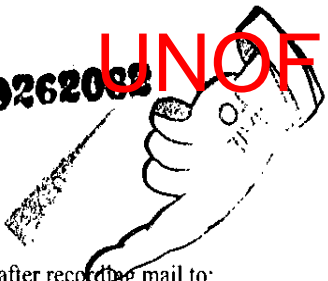


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Prepared by and after recording mail to:

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

DEPT-01 RECORDING \$23.50
T#0011 TRAN 0682 03/18/99 15:02:00
#3820 # TB #-99-262062
COOK COUNTY RECORDER



Illinois
County of Cook

Loan #: 0602826027
Index: 115736
JobNumber: 405_9853

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:	KEVIN B. JOHANINGSMEIR AND RUTH E. JOHANINGSMEIR
Original Mortgagee:	STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK
Original Loan Amount:	\$115,000.00
Property Address:	4222 ELM AVENUE, BROOKFIELD, IL 60513
Date of DOT:	5/1/98
Date Recorded:	5/11/98
Doc. / Inst. No:	98386521
PIN:	18-03-128-028
IA Info:	n/a
Last Assignee:	n/a
Legal:	LOT 10 AND THE SOUTH 10 FEET OF LOT 9 IN BLOCK 7 IN FIRST ADDITION TO ROOSEVELT PARK, BEING A SUBDIVISION OF PART OF THE EAST 1/2 OF THE NORTHWEST 1/4 OF THE SECTION 3, TOWNSHIP 38 NORTH, RANGE 12, EAST OF THE THIRD PRINCIPAL MERIDIAN, IN COOK COUNTY IL.

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 21th day of January 1999 A.D.

STANDARD FEDERAL BANK, A FEDERAL SAVINGS BANK

Daniel Vitale
Loan Officer



* 0 6 8 2 8 2 6 8 2 7 *

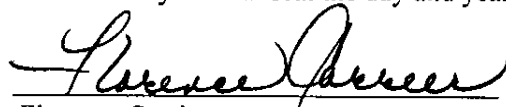
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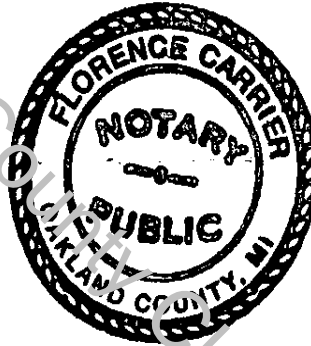
STATE OF Michigan
COUNTY OF Oakland

On this the 21th day of January 1999 A.D. , before me, a Notary Public, appeared Daniel Vitale to me personally known, who being by me duly sworn, did say that (s)he is the Loan Officer 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 Daniel Vitale 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.



Florence Carrier
Notary Public, Oakland County, Michigan
My Commission Expires 10/30/1999



* 8 6 8 2 8 2 6 8 2 7 *