

Chicago Tide Insurance Company

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

WHEN RECORDED MAIL TO:

ROBERT KEITH KLINGSHIRN
ERIN M. KLINGSHIRN
5023 GULL DR.,
SCHERERVILLE, IN 46375
Loan No: 1320399

99088949

99 OCT 28 AM 9:52

MORRIS W. CARTER
RECORDER

199005481 *aa*

RELEASE OF MORTGAGE OR TRUST DEED BY CORPORATION (ILLINOIS)

FOR THE PROTECTION OF THE OWNER, THIS RELEASE SHALL BE FILED WITH THE RECORDER OF DEEDS OR THE REGISTRAR OF TITLES IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED.

Know All Men By these Presents, Crown Mortgage Company of the County of Cook and the State of Illinois for and in consideration of the payment of the indebtedness secured by the property hereinafter mentioned, and the cancellation of all the notes thereby secured, and of the sum of one dollar, the receipt whereof is hereby acknowledged, does hereby **REMISE, RELEASE, CONVEY and QUIT CLAIM** unto ROBERT KEITH KLINGSHIRN his/hers/ ERIN M. KLINGSHIRN, HUSBAND AND WIFE their heirs, legal representatives and assigns, all the right, titles, interest, claim or demand whatsoever it may have acquired in, through or by a certain mortgage bearing date the 09-19-97 and recorded in the Recorder's Office of LAKE County, in the State of IN, in book N/A of records on page N/A, as Document No. 97064720, to the premises therein described as follows, situated in the County of LAKE State of IN to wit:

SEE ATTACHED FOR LEGAL DESCRIPTION

Tax ID No. (Key No.) 13-579-78 Tax Unit No. 20

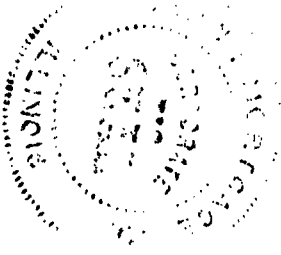
Witness Our hand(s) and seals(s), this 16TH day of OCT., 1999,

THIS INSTRUMENT
WAS PREPARED BY: **LESLIE A. GRAVES**

CROWN MORTGAGE COMPANY
6141 WEST 95TH STREET
OAK LAWN, IL 60453

BY: *David W. Silha*
David W. Silha
Asst. Vice President

BY: *Mary Ribani*
Mary Ribani
Asst. Secretary

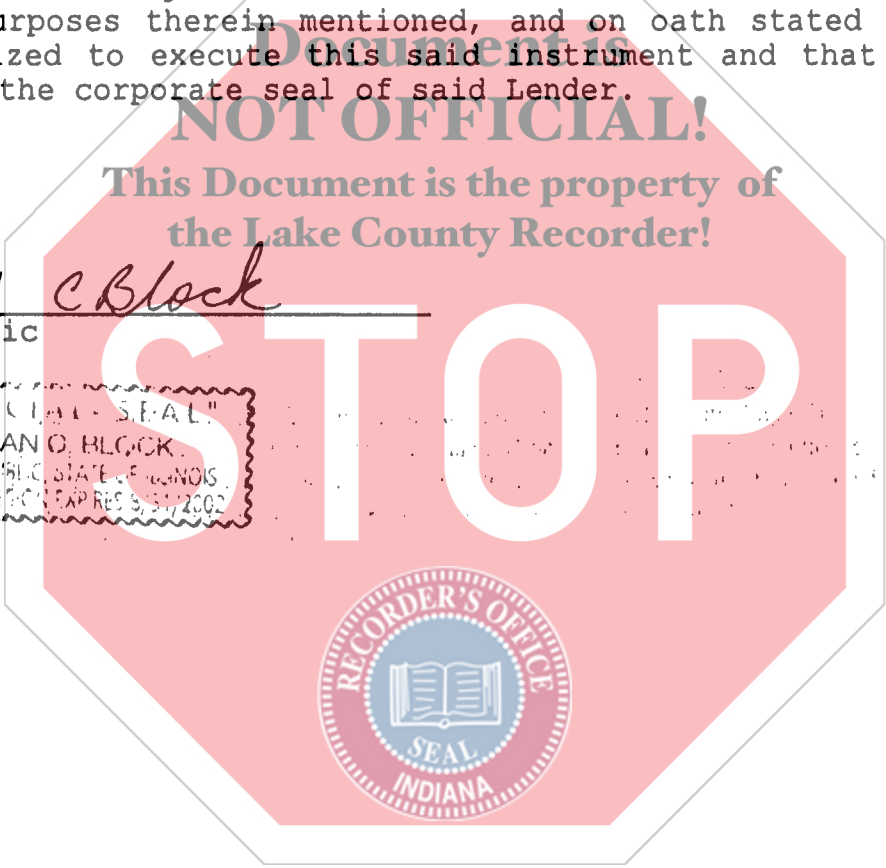
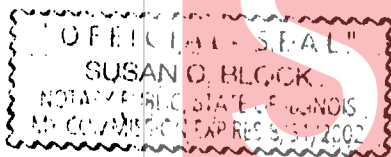


Handwritten initials/signature

STATE OF ILLINOIS)
)
COUNTY OF COOK)

On this 16th day of October 1999, before me, the undersigned Notary Public, personally appeared David W. Silha and Mary Rihani and known to me to be the Asst. Vice President and Asst. Secretary, authorized agents for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that they are authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

Susan C Block
Notary Public



Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender the following described property located in _____ Lake _____ County, Indiana:

LOT 370, UNIT 5, FOXWOOD ESTATES, AN ADDITION TO THE TOWN OF SCHERERVILLE, AS SHOWN IN PLAT BOOK 75, PAGE 5, IN LAKE COUNTY, INDIANA.

Parcel ID#: 13-579-78-UNIT 20 Parcel ID#: _____ Parcel ID#: _____

which has the address of 5023 GULL DR SCHERERVILLE [Street, City],
Indiana 46375 [Zip Code] ("Property Address");

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the "Property."

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will generally the title to the Property against all claims and demands, subject to any encumbrances of record.

THIS SECURITY INSTRUMENT combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

UNIFORM COVENANTS. Borrower and Lender covenant and agree as follows:

1. Payment of Principal and Interest; Prepayment and Late Charges. Borrower shall promptly pay when due the principal of and interest on the debt evidenced by the Note and any prepayment and late charges due under the Note.

2. Funds for Taxes and Insurance. Subject to applicable law or to a written waiver by Lender, Borrower shall pay to Lender on the day monthly payments are due under the Note, until the Note is paid in full, a sum ("Funds") for: (a) yearly taxes and assessments which may attain priority over this Security Instrument as a lien on the Property; (b) yearly leasehold payments or ground rents on the Property, if any; (c) yearly hazard or property insurance premiums; (d) yearly flood insurance premiums, if any; (e) yearly mortgage insurance premiums, if any; and (f) any sums payable by Borrower to Lender, in accordance with the provisions of paragraph 8, in lieu of the payment of mortgage insurance premiums. These items are called "Escrow Items." Lender may, at any time, collect and hold Funds in an amount not to exceed the maximum amount a lender for a federally related mortgage loan may require for Borrower's escrow account under the federal Real Estate Settlement Procedures Act of 1974 as amended from time to time, 12 U.S.C. Section 2601 *et seq.* ("RESPA"), unless another law that applies to the Funds sets a lesser amount. If so, Lender may, at any time, collect and hold Funds in an amount not to exceed the lesser amount. Lender may estimate the amount of Funds due on the basis of current data and reasonable estimates of expenditures of future Escrow Items or otherwise in accordance with applicable law.

The Funds shall be held in an institution whose deposits are insured by a federal agency, instrumentality, or entity (including Lender, if Lender is such an institution) or in any Federal Home Loan Bank. Lender shall apply the Funds to pay the Escrow Items. Lender may not charge Borrower for holding and applying the Funds, annually analyzing the escrow account, or verifying the Escrow Items, unless Lender pays Borrower interest on the Funds and applicable law permits Lender to make such a charge. However, Lender may require Borrower to pay a one-time charge for an independent real estate tax reporting service used by Lender in connection with this loan, unless applicable law provides otherwise. Unless an agreement is made or applicable law requires interest to be paid, Lender shall not be required to pay Borrower any interest or earnings on the Funds. Borrower and Lender may agree in writing, however, that interest shall be paid on the Funds. Lender shall give Borrower, without charge, an annual accounting of the Funds, showing credits and debits to the Funds and the purpose for which each debit to the Funds was made. The Funds are pledged as additional security for all sums secured by this Security Instrument.

If the Funds held by Lender exceed the amounts permitted to be held by applicable law, Lender shall account to Borrower for the excess Funds in accordance with the requirements of applicable law. If the amount of the Funds held by Lender at any time is not sufficient to pay the Escrow Items when due, Lender may so notify Borrower in writing, and, in such case Borrower shall pay to Lender the amount necessary to make up the deficiency. Borrower shall make up the deficiency in no more than twelve monthly payments, at Lender's sole discretion.