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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

WHEN RECORDED MAIL TO:

ANDREW S. KORTYNA
69 INDIAN TRAIL,
MERRILLVILLE, IN 46410
Loan No: 1345032

2000 028518

2000 APR 27 AM 10:48

MORRIS W. CARTER
RECORDER

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 herein-after 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 ANDREW S. KORTYNA, MARRIED his/hers/ 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 05-11-98 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. 98035692, 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.) 15-169-11 Tax Unit No.

Witness Our hand(s) and seals(s), this 13TH day of APR., 2000.

THIS INSTRUMENT
WAS PREPARED BY: LESLIE A. GRAVES

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

COMMUNITY TITLE COMPANY
FILE NO 28706-MV

BY: [Signature]
David W. Silha
Asst. Vice President

BY: [Signature]
Mary Rihani
Asst. Secretary

CM
1200
0028

of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to the Lender the following described property located in
Lake County, Indiana:

**LOT 39, FIFIELD'S FOREST HILLS ADDITION, IN THE TOWN OF MERRILLVILLE,
AS SHOWN IN PLAT BOOK 25, PAGE 3, AND AMENDED BY CERTIFICATE OF CORRECTION
RECORDED IN MISCELLANEOUS RECORD 326, PAGE 526, LAKE COUNTY, INDIANA.**

Parcel ID#: 15-169-11 Parcel ID#: Parcel ID#: [Street, City],
which has the address of 69 INDIAN TRAIL, MERRILLVILLE
Indiana 46410 [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 defend 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.

Borrower and Lender covenant and agree as follows:

UNIFORM COVENANTS.

1. Payment of Principal, Interest and Late Charge. Borrower shall pay when due the principal of, and interest on, the debt evidenced by the Note and late charges due under the Note.

2. Monthly Payment of Taxes, Insurance and Other Charges. Borrower shall include in each monthly payment, together with the principal and interest as set forth in the Note and any late charges, a sum for (a) taxes and special assessments levied or to be levied against the Property, (b) leasehold payments or ground rents on the Property, and (c) premiums for insurance required under paragraph 4. In any year in which the Lender must pay a mortgage insurance premium to the Secretary of Housing and Urban Development ("Secretary"), or in any year in which such premium would have been required if Lender still held the Security Instrument, each monthly payment shall also include either: (i) a sum for the annual mortgage insurance premium to be paid by Lender to the Secretary, or (ii) a monthly charge instead of a mortgage insurance premium if this Security Instrument is held by the Secretary, in a reasonable amount to be determined by the Secretary. Except for the monthly charge by the Secretary, these items are called "Escrow Items" and the sums paid to Lender are called "Escrow Funds."

Lender may, at any time, collect and hold amounts for Escrow Items in an aggregate amount not to exceed the maximum amount that may be required for Borrower's escrow account under the Real Estate Settlement Procedures Act of 1974, 12 U.S.C. Section 2601 *et seq.* and implementing regulations, 24 CFR Part 3500, as they may be amended from time to time ("RESPA"), except that the cushion or reserve permitted by RESPA for unanticipated disbursements or disbursements before the Borrower's payments are available in the account may not be based on amounts due for the mortgage insurance premium.

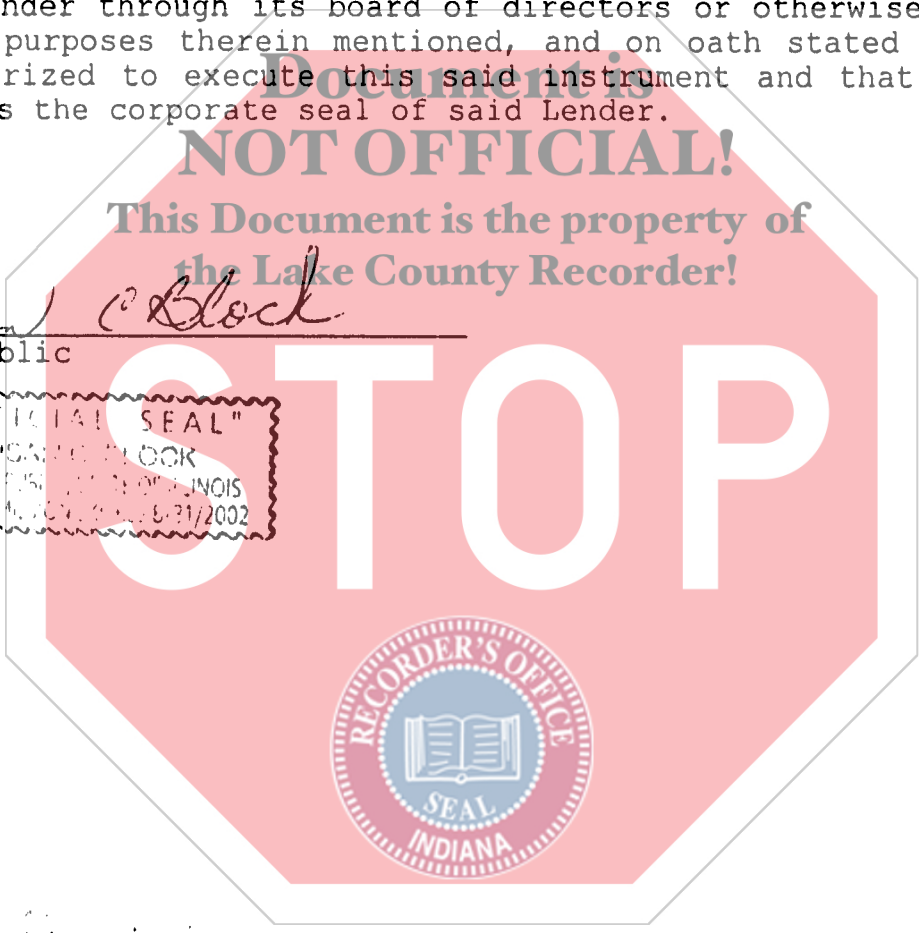
STATE OF ILLINOIS)
)
COUNTY OF COOK)

On this 13th day of April 2000, 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.

Document is NOT OFFICIAL!

This Document is the property of the Lake County Recorder!

Susan C. Block
Notary Public



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