

2000 070567 2000 SEP 27 AN IO: 30 713981-9

FOR VALUE RECEIVED, THE UNDERSIGNED, CHARTER ONE BANK, F.S.B., A CORPORATION ORGANIZED AND EXISTING UNDER THE LAWS OF NEW YORK, CERTIFIES THAT A REAL ESTATE MORTGAGE NOW OWNED BY IT DATED FEBRUARY 6, 1997, MADE BY MICHAEL B KELLY, DANA F KELLY AS MORTGAGOR(S), TO BEVERLY NATIONAL BANK AS MORTGAGEE, RECORDED IN BOOK, PAGE, AS INST. 97007977, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, IS, WITH THE INDEBTEDNESS THEREBY SECURED, FULLY PAID, SATISFIED AND DISCHARGED, AND THE RECORDER IS HEREBY AUTHORIZED AND DIRECTED TO RELEASE AND DISCHARGE THE SAME UPON RECORD.

CHARTER ONE BANK, F.S.B., SUCCESSOR BY MERGER TO ST. PAUL BANK FOR SAVINGS, A FEDERALLY CHARTERED BANK, FORMALLY KNOWN AS ST. PAUL FEDERAL SAVINGS AND LOAN ASSOCIATION OF CHICAGO, SUCCESSOR IN INTEREST BY MERGER TO THE FOLLOWING:

> ELMHURST FEDERAL SAVING BANK, (FKA ELMHURST FEDERAL SAVINGS AND LOAN ASSOCIATION) CIT 1S TRI-CITY FEDERAL SAVINGS AND LOAN ASSOCIATION, MONT CLARE SAVINGS AND LOAN ASSOCIATION, HANOVER-WAYNE SAVINGS AND LOAN ASSOCIATION, BLUE ISLAND BANK ocument is the property of BEVERLY BANK MATTESON, NKA BEVERLY NATIONAL BANK, BEVERLY BANK, FIRST NATIONAL BANK OF WILMINGON

AUGUST 17, 2000

WITNESS:

ba y naruk LISA MARKHAM

CRIBBS

AUTHORAZED SIGNER

BETSY S EVERHART

AUTHORYZED SIGNER

STATE OF VIRGINIA COUNTY OF HENRICO

THE FOREGOING INSTRUMENT WAS ACKNOWLEDGED BEFORE ME, A NOTARY PUBLIC COMMISSIONED IN HENRICO COUNTY, VA, ON AUGUST 17, 2000 BY ANGELLA H. BLAND, AUTHORIZED SIGNER AND BETSY S. EVERHART, AUTHORIZED SIGNER OF CHARTER ONE BANK, F.S.B., A NEW YORK CORPORATION, ON BEHALF OF THE CORPORATION.

Susan D. Liposchak,

MY COMMISSION EXPIRES

THIS INSTRUMENT PREPARED BY: CHARTER ONE MORTGAGE CORP. F/K/A AMERICAN HOME FUNDING, INC. 2812 EMERYWOOD PARKWAY RICHMOND, VA 23294-3744

DR121 SL6

My Commission Expires August 31, 2004

Charter one Mortgage P.O. Box 32095 23286-4359 659740 Richmond UA