RELEASE OF **MORTGAGE OR** TRUST DEED BY CORPORATION

T MOWNATATIONS SET 182 Washington 3 - 581 Lower, Indiana #8356 219-996-0100

Know all Men by these Presents that the HERITAGE COMMUNITY BANK, 18301 S. Halsted St., Glenwood, IL 60425, a corporation of the State of Illinois, for and in, consideration of the payment of the indebtedness secured by the Mortgage 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 Michael T. Clifford and Sandra J. Clifford, heirs all the right title, interest, claim or demand whatsoever it may have acquired in, through or by a certain Mortgage bearing the date May 18, 1995, recorded in the Recorder's Office of Lake County, State of Indiana as Document 95029967 remises therein described, situated in the County of Lake State of Indiana, as follows to wit:

LOT 1 IN BLOCK 2 IN WRIGHT MANOR FIRST ADDITION TO HOBART, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 31, PAGE 48, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA. 18

Permanent Tax Number: 18-263-1

Common Address: 447 North Joliet Street, Hobart, IN 46342

Together with all the appurtenances and privileges thereunto belonging or appertaining.

IN TESTIMONY WHEREOF, the said Heritage Community Bank has caused these presents to be signed by its Sr. Vice President and attested by its Processor its corporate, Seal to be hereto affixed this January 2, 2002.

William E. Hetler

ATTEST

Linda Arnold

Sr. Vice President

Processor

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

Document Prepared By: L. Arnold, 9101 W. 159th Street, Orland Hills, IL 60477 Mail Recorded Document To:

Michael Clifford

447 N Joliet St.

Hobart, IN 46342

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STATE OF ILLINOIS }

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COUNT OF COOK

I, the undersigned, in and for said county, in the State aforesaid, DO HEREBY CERTIFY that William E. Hetler personally known to me to be the Sr. Vice President of the Heritage Community Bank, a corporation, and Linda Arnold, personally known to me to be the Processor of said corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day and in person and severally acknowledged that as such Sr. Vice President and Processor, they signed and delivered the said instrument as Sr. Vice President and Processor, of said Corporation, and caused the corporate seal to be affixed thereto, pursuant to authority given by the Board of Directors of said corporation as their free and voluntary act, and as the free and voluntary act of said corporation, for the uses and purposes therein set forth.

