WHEN RECORDED MAIL TO:

ROBERT W. KWIECINSKI
JANIE A. KWIECINSKI
6920 W. 83RD COURT
CROWN POINT, IN 46307
Loan No: 0001403187

2003 110725

STATE OF LIGHTS IN LANGE OF THE STATE OF THE

RELEASE OF MORTGAGE/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 ROBERT W. KWIECINSKI / JANIE A. KWIECINSKI 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 the date June 22, 2001 and recorded in the Recorder's Office of Lake County, in the State of IN, in book of records on page as Document No. 2001 051599, 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.) 091102390013 Tax Unit Ononty Recorder!

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Witness Our hand(s) and seals(s), September 29, 2003.

THIS INSTRUMENT

WAS PREPARED BY: MARY RIHANI

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

STATE OF ILLINOIS)

COUNTY OF Lake

eptember 29, 2003.

Toni Brondsema

Loan Servicing Manager

Mary Rihani

Mary Rihani Asst. Secretary

On September 29, 2003, before me, the undersigned Notary Public, personally appeared Toni Brondsema and Mary Rihani and known to me to be the Loan Servicing Manager 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.

Notary Public

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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 152 IN HEATHER HILLS, UNIT 9, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 51 PAGE 2, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Parcel ID#: 11-239-13 Parcel ID#: Parcel ID#: which has the address of 6920 w. 83RD CT, CROWN POINT [Street, City], Indiana 46307 [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.

made promptly by Borrower. Each insurance company concerned is hereby authorized and directed to make payment for such loss directly to Lender, instead of to Borrower and to Lender jointly. All or any part of the insurance proceeds may be applied by Lender, at its option, either (a) to the reduction of the indebtedness under the Note and this Security Instrument, first to any delinquent amounts applied in the order in paragraph 3, and then to prepayment of principal, or (b) to the restoration or repair of the damaged Property. Any application of the proceeds to the principal shall not extend or postpone the due date of the monthly payments which are referred to in paragraph 2, or change the amount of such payments. Any excess insurance proceeds over an amount required to pay all outstanding indebtedness under the Note and this Security Instrument shall be paid to the entity legally entitled thereto.

In the event of foreclosure of this Security Instrument or other transfer of title to the Property that extinguishes the indebtedness, all right, title and interest of Borrower in and to insurance policies in force shall pass to the purchaser.

5. Occupancy, Preservation, Maintenance and Protection of the Property; Borrower's Loan Application; Leaseholds. Borrower shall occupy, establish, and use the Property as Borrower's principal residence within sixty days after the execution of this Security Instrument (or within sixty days of a later sale or transfer of the Property) and shall continue to occupy the Property as Borrower's principal residence for at least one year after the date of occupancy, unless Lender determines that requirement will cause undue hardship for Borrower, or unless extenuating circumstances exist which are beyond Borrower's control. Borrower shall notify Lender of any extenuating circumstances. Borrower shall not commit waste or destroy, damage or substantially change the Property or allow the Property to deteriorate, reasonable wear and tear excepted. Lender may inspect the Property if the Property is vacant or abandoned or the loan is in default. Lender may take reasonable action to protect and preserve such vacant or abandoned Property.

4R(IN) (9607)

Initials: RK

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