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WHEN RECORDED MAIL TO:

JAMES E. MCHIE  
AMY E. MCHIE  
7039 JACKSON  
HAMMOND, IN 46324  
Loan No: 0001354034

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2004 094022

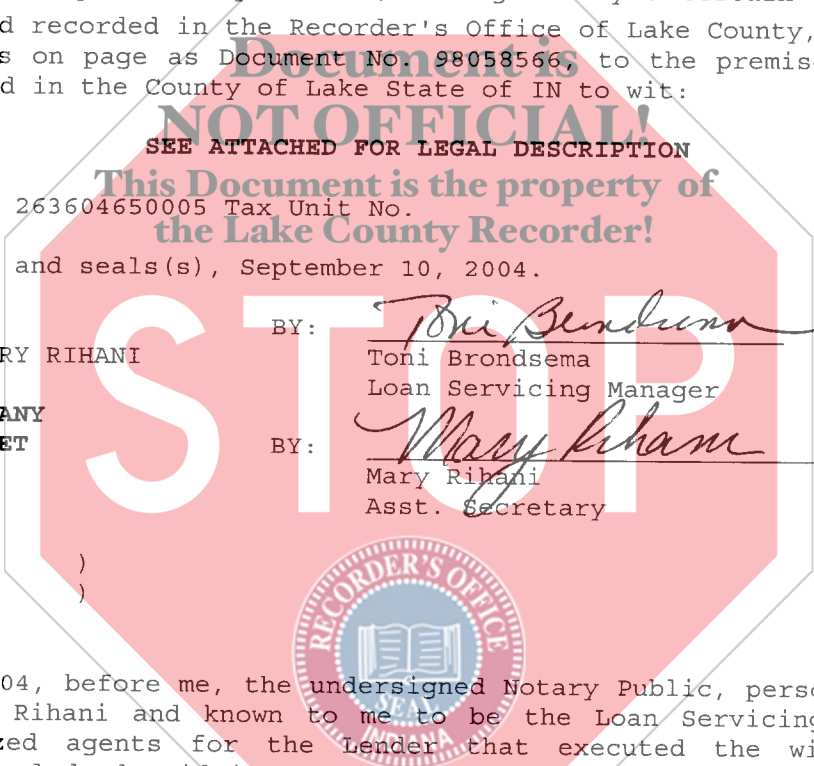
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MORRIS V. CURTIS  
RECORDER

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 JAMES E. MCHIE / AMY E. MCHIE 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 July 27, 1998 and recorded in the Recorder's Office of Lake County, in the State of IN, in book of records on page as Document No. 98058566, to the premises therein described as follows, situated in the County of Lake State of IN to wit:



Tax ID No. (Key No.) 263604650005 Tax Unit No.

Witness Our hand(s) and seals(s), September 10, 2004.

THIS INSTRUMENT  
WAS PREPARED BY: MARY RIHANI

BY: Toni Brondsema  
Toni Brondsema  
Loan Servicing Manager

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

BY: Mary Rihani  
Mary Rihani  
Asst. Secretary

STATE OF ILLINOIS )  
COUNTY OF Lake )

On September 10, 2004, 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.

Susan C. Block  
Notary Public

TICOR TITLE INS.  
HIGHLAND, INDIANA  
920045756  
STEINMEYER

Handwritten initials: "R" and "S" with a checkmark.

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 5 IN BLOCK 2 IN GEORGE ZACHAU PARK ADDITION IN THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 20 PAGE 36, IN THE OFFICE OF THE RECORDER OF LAKE COUTNY, INDIANA.**

Parcel ID#: 36-465-5 Parcel ID#: Parcel ID#: [Street, City],  
which has the address of 7039 JACKSON, HAMMOND  
Indiana 46324 [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.

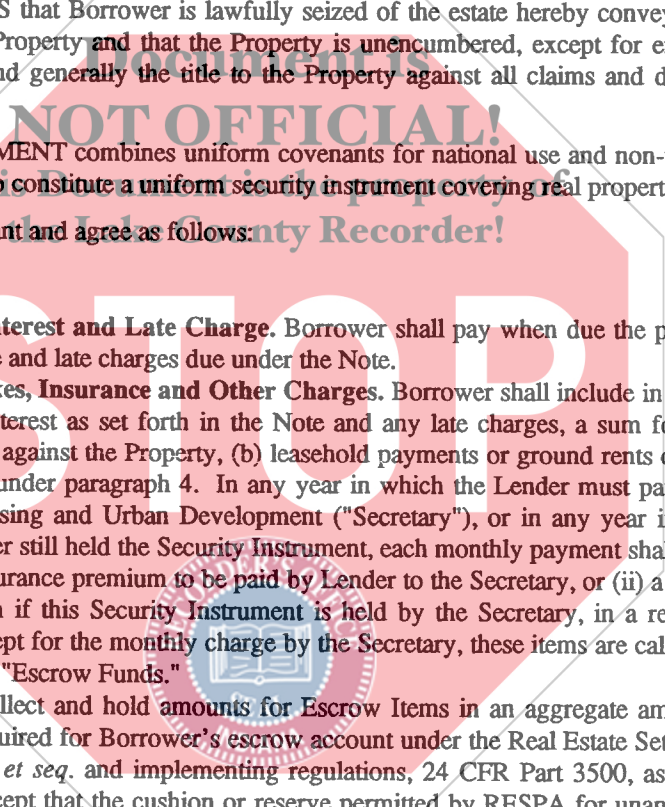
Borrower and Lender covenant and agree as follows:

**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.



Property... loan is

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