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WHEN RECORDED MAIL TO:

DAVID F. KAMINSKY
6939 HARRISON AVENUE
HAMMOND, IN 46324
Loan No: 0001423326

STATE OF ILLINOIS
LAKE COUNTY
PUBLIC RECORDS

2005 107814

2005 DEC -8 AM 9:19

MICHAEL W. TOWN
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 DAVID F. KAMINSKY / 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 October 18, 2002 and recorded in the Recorder's Office of Lake County, in the State of IN, in book of records on page as Document No. 2002-097050, 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.) 263401870026 Tax Unit No.

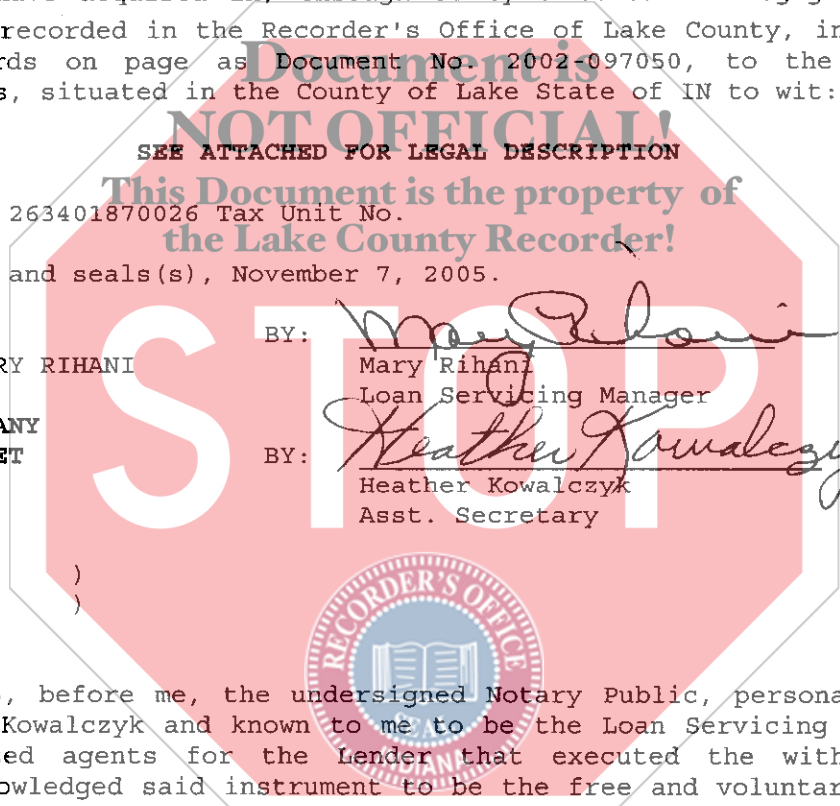
Witness Our hand(s) and seals(s), November 7, 2005.

THIS INSTRUMENT
WAS PREPARED BY: MARY RIHANI

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

STATE OF ILLINOIS)
COUNTY OF Lake)

BY: *Mary Rihani*
Mary Rihani
Loan Servicing Manager
BY: *Heather Kowalczyk*
Heather Kowalczyk
Asst. Secretary



On November 7, 2005, before me, the undersigned Notary Public, personally appeared Mary Rihani and Heather Kowalczyk 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 Block
Notary Public

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TICOR - SOMERERVILLE - 92 0053353 (Barnes)

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:

5020-42TH AVE
NICOB LIFE INSURANCE

THE NORTH HALF OF LOT 34, ALL OF LOT 35 AND THE SOUTH HALF OF LOT 36
IN BLOCK 2 IN RESUBDIVISION OF PARTS OF JACKSON TERRACE, IN THE CITY
OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN THE OFFICE OF THE RECORDER
OF LAKE COUNTY, INDIANA. Plat Book 18 page 4

Parcel ID#: 34-187-26 Parcel ID#: Parcel ID#: [Street, City],
which has the address of 6939 HARRISON AVE, 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.