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MORRIS W. CARTER
RECORDER

INDIANA
AFTER RECORDING, PLEASE MAIL TO:
FIRST AMERICAN TITLE
FILE FA19278
5265 COMMERCE DR. #A
CROWN POINT, IN. 46307
LOAN # 4255386 LO

MORTGAGE RELEASE

The Note secured by a Mortgage executed by J. MICHAEL CLARK AND KATHLEEN M. CLARK to PHH US MORTGAGE CORPORATION on 01-21-93, and recorded in Volume/Book _____, Page _____, as Instrument No. 93006868, of the Mortgage Records of LAKE County, in the State of Indiana. and thereafter assigned to METMOR FINANCIAL, INC. by instrument dated 03-15-95, and recorded in Volume/Book _____, Page _____, as Instrument No. 95028242, in the records of LAKE County, Indiana, on 05-23-95; has been fully paid, satisfied, and such Mortgage is hereby declared fully paid, satisfied, and released.

IN WITNESS WHEREOF, the MELLON MORTGAGE COMPANY has caused these presents to be signed this 17th day of January, 1997.

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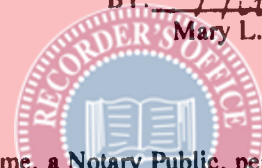
Mellon Mortgage Company, successor by merger to Metmor Financial, Inc.



BY: Nancy C. Eklund
Nancy C. Eklund Vice President

BY: Mary L. Sharp
Mary L. Sharp Asst. Vice President

STATE OF KANSAS)
)ss.
COUNTY OF JOHNSON)



On this 17th day of January, 1997, before me, a Notary Public, personally appeared the above named Nancy C. Eklund and Mary L. Sharp, who being by me duly sworn, did say they are the Vice President and Assistant Vice President, respectively, of MELLON MORTGAGE COMPANY the company that executed the foregoing instrument, and that said instrument was signed in behalf of said Company, by authority of its Board of Directors, and said Vice President and Assistant Vice President acknowledged said instrument to be the free act and deed of said company.

IN WITNESS WHEREOF, I hereunto set my hand and official seal.

Lisa M. Cross
Lisa M. Cross Notary Public

My Commission Expires: 07-27-98



Prepared by:

Linda Oldham

Linda Oldham
LAD - DOCUMENT RELEASE DEPT.
MELLON MORTGAGE COMPANY
P.O. BOX 10917
OVERLAND PARK, KS 66225-9900

1100
EK# 237215