STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

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MORGES & Of MOTEGAGE RECORDER

THIS CERTIFIES, that a certain Mortgage made and executed by WALTER E. HOWARD AND TONI R HOWARD, HUSBAND AND WIFE to Banc One Financial Services, Inc., on the date FEBRUARY 22, 1995 calling for amount of loan \$63636.37 and recorded in Mortgage Record 95009907, Book, Page in the Recorder's office of LAKE County, State of Indiana, has been fully paid and satisfied and the same is hereby released.

WITNESS the hand and seal of said Mortgagee this March 7, 1997.

Banc One Financial Services, Inc.

Thomas M. Kfaft, Assistant Vice President

STATE OF INDIANA COUNTY OF MARION

I MELINDA R COLYER, a Notary Public in and for said County, in the State foresaid,—do hereby certify that Thomas M. Kraft, personally known to me be the Assistant Vice President of Banc One Financial Services, Inc. and personally known to me to be the same person whose name subscribed to the foregoing instrument, appeared before me this day in person and as the free and voluntary act and deed of said corporation, for the uses and purposes therein set forth.

GIVEN under my hand and notarial seal this March 7, 1997

MELINDA R COLYER Notary Public Hamilton Co., IN

County of Residence: HAMILTON

My Commission Expires: 7/25/00

This document was prepared by: ABBY DAVIS

8604 Allisonville Road Indianapolis, IN 46250

RETURN TO: 1 \ 5908

Banc One Financial Services, Inc.

BANC ONE FINANCIAL SERVICES, INC. 2028 W. 81st AVE. P.O. BOX 10485 MERRILLVILLE, IN 46411-0485 219/769-3386

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