

STATE OF INDIANA

MORTGAGE RELEASE

PHH US MORTGAGE CORPORATION of New Jersey, does hereby acknowledge full and complete satisfaction and payment of the indebtedness secured by Mortgage dated OCTOBER 4 1992 from JOHN KRIVDA JR. / MAUREEN D KRIVDA, and now of record in BOOK PAGE Instrument No. 92065790, in the LAKE County Clerk's Office, and the aforesaid Mortgage is fully and completely Released and Discharged, this 11 day of November, 1997

97084113

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
97 DEC - 9 AM
MORRIS W. O'NEILL

PHH US MORTGAGE CORPORATION

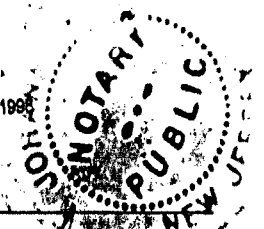
By: [Signature]
Its: CATHARINE M. SALVATICO, VICE PRESIDENT

STATE OF NEW JERSEY

COUNTY OF BURLINGTON

The foregoing Release was acknowledged before me on this the 11 day of November, 1997 by CATHARINE M. SALVATICO, as VICE PRESIDENT, of PHH US MORTGAGE CORPORATION, on behalf of the corporation.

JOANNA HUNT
NOTARY PUBLIC OF NEW JERSEY
MY COMMISSION EXPIRES AUGUST 5, 1998



My Commission Expires: _____
[Signature]
NOTARY PUBLIC

This instrument prepared by:

[Signature]
SANDRA STONE
PHH US MORTGAGE CORPORATION
6000 Atrium Way
Mt. Laurel, NJ 08054

HOLD FOR FIRST AMERICAN TITLE
FA21782 #4

for
1100
CP