STATE OF INDIANA

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2000 MAR 17 PH 12: 00

MORRIS M. MERTER

Instrument Prepared By: Daynora L. Clements-Caul First Union National Bank PO Box 50010 Roanoke, Virginia 24022

SATISFACTION OF MORTGAGE

Know all men by these presents, that FIRST UNION HOME EQUITY BANK, N.A., the holder and owner of the certain mortgage executed by HERMAN RICHARDSON bearing date the 28th day of December, 1999, and recorded in Official Records Document Number 2000-203066, Book N/A, Page N/A in the office of the Recorder of LAKE County, Indiana, and also the holder and owner of the note in said mortgage identified, acknowledges full payment and satisfaction of the indebtedness secured by said mortgage and hereby authorized and directs the Clerk of the said County Court to cancel same of records.

In Witness Whereof, the said mortgage and note has executed this instrument under seal this 14th day of March, 2000.

Signed sealed and delivered in the presence of: The Lafrist UNION HOME EQUITY BANK, N.A.

Krista Hoal Lyle, Assistant Secretary

STATE OF VIRGINIA COUNTY OF ROANOKE

I hereby certify that on this day before me, an officer duly authorized in the State and county aforesaid to take acknowledgements, personally appeared Daynora L. Clements-Caul and Krista Hoal Lyle to me known to be the persons subscribed in and who executed the foregoing Satisfaction of Mortgage as Assistant Vice President and Assistant Secretary, respectively, of FIRST UNION HOME EQUITY BANK, N.A. the corporation named therein, and severally acknowledged to and before me that they executed the same as the act and deed of said corporation.

Witness, my hand and official seal in the County and State last aforesaid this 14th day of March, 2000.

Holly A Jamison Notary Public

My Commission expires: September 30, 2000

OFFICIAL SEAL **NOTARY PUBLIC** COMMONWEALTH OF VIRGINIA HOLLY A. JAMISON FOANOKE CITY My Commission Expires Sep. 30, 2000

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