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STATE OF INDIANA

COUNTY OF LAKE

KNOW ALL BY THESE PRESENTS:

THAT THE UNDERSIGNED, of the County of Bexar, State of Texas, the present legal and equitable Owner and Holder of that one certain Promissory Note in the original principal sum of \$132200.00, dated FEBRUARY 10TH, 1999, and executed by DAVID S SMITH AND DAWARIS SMITH, HUSBAND AND WIFE payable to FIRST CHICAGO NBD MORTGAGE COMPANY

more fully described in a Mortgage/Deed of Trust, duly recorded in Instrument No. 99015188, Certificate No., Drawer No., Book, Page, of the Mortgage/Deed of Trust records of LAKE County, INDIANA; said Note being secured by the therein described lien against the following described property: property:

AS DESCRIBED IN SAID MORTGAGE

FOR AND IN CONSIDERATION of the full and final payment of said Note, the receipt of which is hereby acknowledged, have released and discharged, and by these presents do hereby release and discharge, the above described property from all liens held by the undersigned securing said Note. securing said Notehis Document is the property of

Executed this JULY 13, 2000ke County Recorder!

Mortgage Electronic Registration Systems, Inc.

(MERS)

Attest:

C BREWTON, ASSISTANT VICE PRESIDENT

88

ASSISTANT SECRETARY

STATE OF Texas

COUNTY OF Bexar

Before me, the undersigned authority, on this day personally appeared C BREWTON, ASSISTANT VICE PRESIDENT, and M SANCHEZ, ASSISTANT SECRETARY of Mortgage Electronic Registration Systems, Inc.

(MERS) known to me to be the persons whose names are subscribed on the foregoing instrument, and acknowledged to me that they executed the same for the purpose and consideration therein expressed, in the capacity therein stated and as the act and deed of said Corporation.

Given under my hand and seal of office on JULY, 13, 2000.

Prepared By:

GAIL COMPTON Notary Public, State of Texas

M, Comm. Exp. 08/30/00

HomeSide Lending, Inc.

78265-7524

P.O. Box 47524 San Antonio, TX 7826! COMPG 2415-25APR00

Notary Public

WAZ-002 5247960 Inv. Pool No. Inv. No.

Loan No. PFDT: 19257625 00-04-24

MIN No.: 100010980002603511

PFIN - 091399DM

10,00