STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

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STATE OF INDIANA

COUNTY OF LAKE

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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 \$40000.00, dated FEBRUARY 25TH, 1994, and executed by RICHARD A SMYKOWSKI HUSBAND AND WIFE

payable to NBD MORTGAGE COMPANY

more fully described in a Mortgage/Deed of Trust, duly recorded in Instrument No. 94015349, Certificate No., Drawer No. Book *RE-RECORDED, Page *94017912, of the Mortgage/Deed of Trust records of LAKE County, INDIANA; said Note being secured by the therein described lien against the following described

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.

Executed this JULY 24, 2000

Mortgage Electronic Registration Systems, Inc. (MERS)

Attest:

P MURPHY, ASSISTANT (VICE PRESIDENT

ANDI MATNEY ASSISTANT SECRETARY

STATE OF Texas

COUNTY OF Bexar

ss.

Before me, the undersigned authority, on this day personally appeared P MURPHY, ASSISTANT VICE PRESIDENT, and ANDI MATNEY, 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 24, 2000

Prepared By:

YOLANDA SAENZ Notary Public, State of Texas My Commission Expires JUNE 22, 2002

HomeSide Lending, Inc. P.O. Box 47524 San Antonio, TX 78265-7524 SAENY 5922-13JUL00

Notary Public

C68-835 1666683072 19729219 Inv. Pool No. Inv. No. Loan No. PFDT: 00-07-12 MIN No.: 100010980001550481

PFIN - 091399DM

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