STATE CHILLIPPIA LAKE COUNTY FILED FOR LOND

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O F COL E N RELEASE

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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 \$118800.00, dated JULY 28TH, 1997, and executed by LAURENCE E CULLIGAN,

JANE E CULLIGAN
payable to
PHH MORTGAGE SERVICES CORPORATION

more fully described in a Mortgage/Deed of Trust, duly recorded in Instrument No. 97050032, 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:

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 August 22, 2000

Mortgage Electronic Registration Systems, Inc. (MERS)

Attest:

ASSISTANT SECRETARY

STATE OF Texas

COUNTY OF Bexar

C BREWTON, ASSISTANT

88.

Before me, the undersigned authority, on this day personally appeared C BREWTON, 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 August 22, 2000.

Prepared By:

E. J. Merchant Notary Public, State of Texas My Commission Expires JUNE 23, 2004

EVIE MERCHANT

HomeSide Lending, Inc. P.O. Box 47524 San Antonio, TX 78265-7524 MERCE 8397-16AUG00

PFIN - 091399DM

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Notary Public

Inv. Pool No. L32-001 924098015 Inv. No. Loan No. 19574368 PFDT: 00-08-15 MIN No.: 100020000099046405

COMMUNITY, TITLE COMPANY FILENO 2 19900