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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

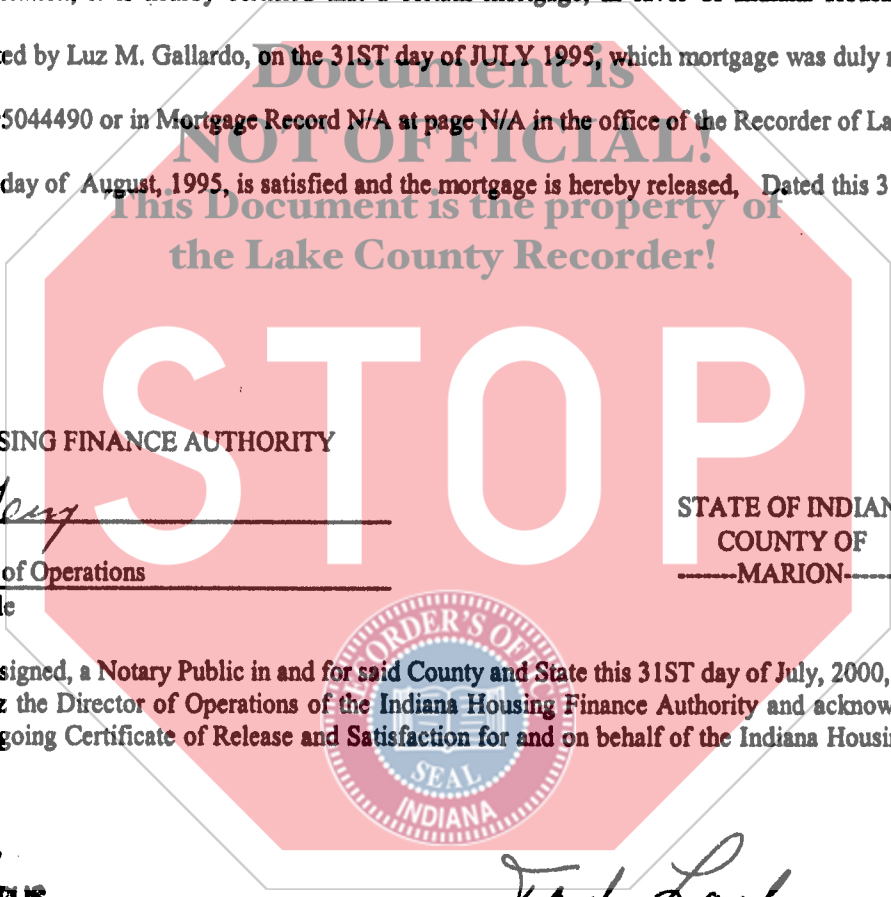
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2000 SEP -5 11:10:05

**SECOND MORTGAGE CERTIFICATE OF RELEASE AND SATISFACTION**

IHFA LOAN NUMBER AND LAST NAME: 09210200056-Gallardo

For valuable consideration, it is hereby certified that a certain mortgage, in favor of Indiana Housing Finance Authority and executed by Luz M. Gallardo, on the 31ST day of JULY 1995, which mortgage was duly recorded as Document Number 95044490 or in Mortgage Record N/A at page N/A in the office of the Recorder of Lake County, Indiana, on the 8TH day of August, 1995, is satisfied and the mortgage is hereby released, Dated this 31ST day of JULY, 2000.



INDIANA HOUSING FINANCE AUTHORITY

*Laura Genz*  
Signature  
Laura Genz Director of Operations  
Typed Name and Title

STATE OF INDIANA)  
COUNTY OF ) SS:  
-----MARION-----)

Before me, the undersigned, a Notary Public in and for said County and State this 31ST day of July, 2000, personally appeared Laura Genz the Director of Operations of the Indiana Housing Finance Authority and acknowledged the execution of the foregoing Certificate of Release and Satisfaction for and on behalf of the Indiana Housing Finance Authority.

S  
T  
A  
M  
P  
TED LASLEY  
NOTARY PUBLIC  
MARION COUNTY  
EXPIRATION 9-28-2007

*Ted Lasley*  
Signature, Notary Public

This instrument prepared by Craig D. Doyle (4783-49), LEEUW, PLOPPER & BEEMAN, P.C., First Indiana Plaza, Suite 2000, 135 North Pennsylvania Street, Indianapolis, IN 46204-2456, (317) 264-5000. [HM110/OCT96]

*Return to:* ↓

INDIANA HOUSING FINANCE AUTHORITY  
115 WEST WASHINGTON STREET  
SUITE 1350 SOUTH TOWER  
INDIANAPOLIS, IN 46204-3413

10.00  
E.P.  
20103