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2002 JAN - 9 9:25

RELEASE OF LIEN RECORDS PEG

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 \$165000.00, dated OCTOBER 13TH, 2000, and executed by WILLIAM J. NOWAK AND CATHERINE L. NOWAK, HUSBAND AND WIFE payable to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

more fully described in a Mortgage/Deed of Trust, duly recorded in Instrument No. 2000075424, Certificate No. , Drawer No. Book Page of the Mortgage/Deed of Trust records of LAKE County, INDIANA; said Note being secured by 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 December 27, 2001

This Document is the property of Mortgage Electronic Registration Systems, Inc. (MERS)

STOP

Attest:

G Harkless

B Santellan

G HARKLESS
ASSISTANT SECRETARY

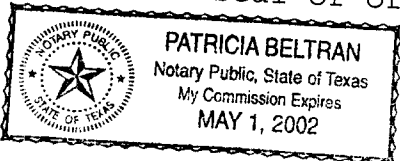
By B. SANTELLAN
VICE PRESIDENT

STATE OF Texas

COUNTY OF Bexar

SS.

Before me, the undersigned authority, on this day personally appeared B. SANTELLAN, VICE PRESIDENT, and G. HARKLESS, 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 December 27, 2001.



Patricia Beltran

Prepared By:

Notary Public

Therese Zarbaugh
THERESE ZARBAUGH

Inv. Pool No. E03-172
Inv. No. 1675717976
Loan No. 14372133
PFDT: 01-12-17
MIN No.: 100015000107241441

HomeSide Lending, Inc.
P.O. Box 47524
San Antonio, TX 78265-7524
ZARBT 4709618DEC01

PFIN - 091399DM

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CR# 3974270
T.A.