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RETURN TO & PREPARED BY:

S. A. Wileman
Orion Financial Group, Inc.
2860 Exchange Blvd. # 100
Southlake, TX 76092



RELEASE AND SATISFACTION OF MORTGAGE

This is to certify that for value received, the mortgage executed by JAMES S STEPHAN, A MARRIED MAN, to KEY BANK USA, NATIONAL ASSOCIATION, dated 7/10/00, and recorded on July 20, 2000 as Document # 2000 051276 in the Office of the Recorder of Lake County, Indiana, is hereby fully released and satisfied. Property Address: 336 MAID MARIAN DRIVE SOUTH, SCHERERVILLE, IN 46375

IN WITNESS WHEREOF, KEY BANK USA, NATIONAL ASSOCIATION, Holder of Note, has caused this Satisfaction and Release of Mortgage to be executed on December 31, 2001.

KEY BANK USA, NATIONAL ASSOCIATION Its Attorney
in fact
Orion Financial Group, Inc.



01037913 KEY KMR

By:

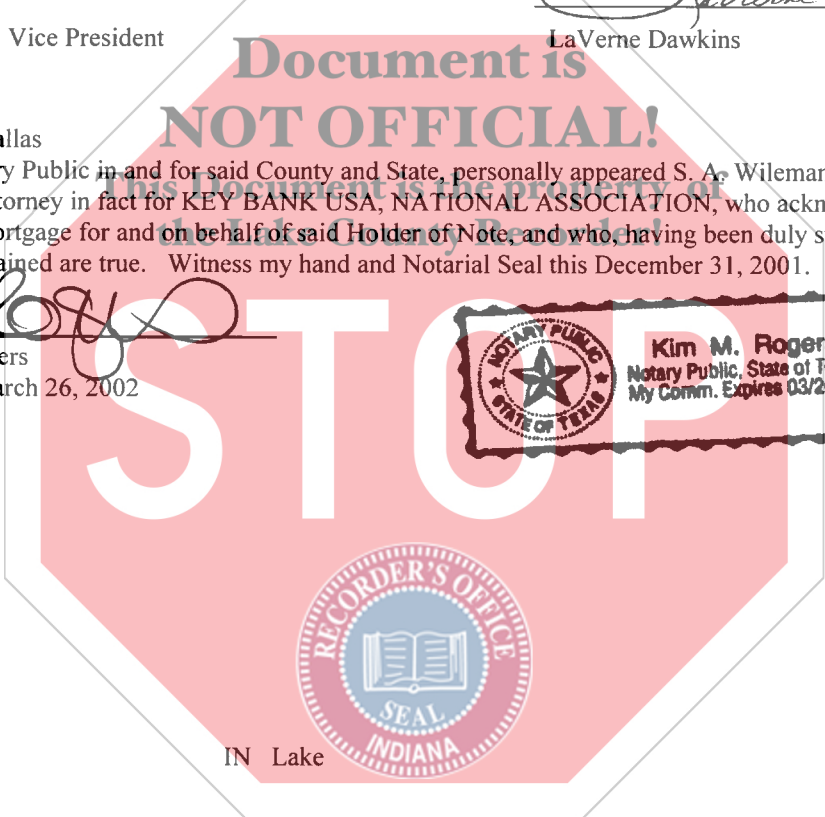
S. A. Wileman, Vice President

LaVerne Dawkins

State of Texas County of Dallas

Before me, a Notary Public in and for said County and State, personally appeared S. A. Wileman, Vice President, Orion Financial Group, Inc. Its Attorney in fact for KEY BANK USA, NATIONAL ASSOCIATION, who acknowledged the execution of the foregoing Release of Mortgage for and on behalf of said Holder of Note, and who, having been duly sworn, stated that the representations therein contained are true. Witness my hand and Notarial Seal this December 31, 2001.

Notary Public, Kim M. Rogers
My commission expires: March 26, 2002



IN Lake

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KEY/RELEASES/KBU

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