

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2002 015115

2002 FEB 12 AM 9:06

RELEASE OF MORRIS W. CARTER
L I RECORDER 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 \$105000.00, dated APRIL 21ST, 1998, and executed by ANDREW R KMETZ AND TERESA A KMETZ, HIS WIFE ANDREW KMETZ BY TERESA A KMETZ, HIS ATTORNEY IN FACT payable to FIRST CHICAGO NBD MORTGAGE CO

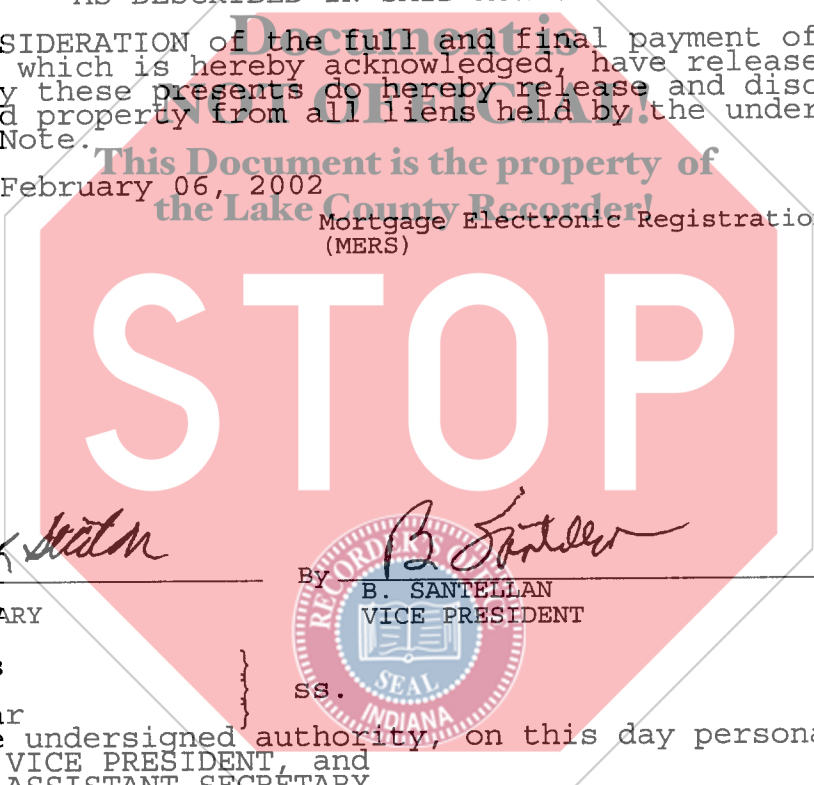
more fully described in a Mortgage/Deed of Trust, duly recorded in Instrument No. 98032238, Certificate No. , Drawer No. Book Page of the Mortgage/Deed of Trust records of LAKE County, INDIANA; said Note being secured by therein described lien against the following described property:

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 February 06, 2002

Mortgage Electronic Registration Systems, Inc.
(MERS)



Attest:

Nancy Staton

B. Santellan

NANCY STATON
ASSISTANT SECRETARY

BY B. SANTELLAN
VICE PRESIDENT

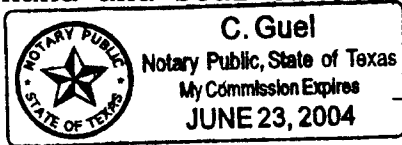
STATE OF Texas

ss.

COUNTY OF Bexar

Before me, the undersigned authority, on this day personally appeared B. SANTELLAN, VICE PRESIDENT, and NANCY STATON, 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 February 06, 2002.



Prepared By:

C. Guel

Notary Public

Marilyn Winningham
MARILYN WINNINGHAM

HomeSide Lending, Inc.
P.O. Box 47524
San Antonio, TX 78265-7524
WINNM 3962009JAN02

Inv. Pool No. C69-342
Inv. No. 1667685140
Loan No. 19388051
PFDT: 02-01-08
MIN No.: 100010980000909506

PFIN - 091399DM 10.00

EP
4172402