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2002 MAY 22 09:18

Satisfaction of Mortgage

CitiFinancial Mortgage #:312733336382125 "NOVAK" Lender ID:/FAX/NOVAK Lake, Indiana
KNOW ALL MEN BY THESE PRESENTS that Associates Financial Services Company of Indiana, Inc., holder of a certain Mortgage to secure the amount of \$62,618.36 whose parties, dates and recording information are below, hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby cancel and discharge said Mortgage.

Original Mortgagor: RONALD A. NOVAK AND ALICE A. NOVAK
Original Mortgagee: ASSOCIATES FINANCIAL SERVICES COMPANY OF INDIANA, INC.
Dated: 11/07/1995 Recorded: 11/09/1995 as Instrument No.: 95068559, In the offices of the County Recorder of Lake County, in the State of Indiana
Property Address: 842 167TH STREET, HAMMOND, IN 46324

IN WITNESS WHEREOF, the undersigned has, by the officer duly authorized, executed this document.

Associates Financial Services Company of Indiana, Inc.
On May 7th, 2002

By: [Signature]
N. SOTO, Assistant Vice-President

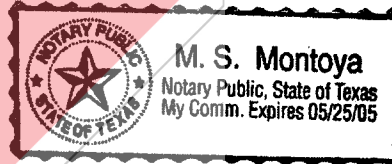


STATE OF Texas
COUNTY OF Dallas

ON , May 7th, 2002 before me, M. S. MONTOYA, a Notary Public in and for the County of Dallas County, State of Texas, personally appeared N. SOTO, Assistant Vice-President, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

[Signature]
M. S. MONTOYA
Notary Expires: 05/25/2005



Prepared By: M. SPENCER, ASSOCIATES HOME EQUITY SERVICES, INC. P. O. BOX 140969, IRVING, TX 75014
800-753-3673

When Recorded Return To:
WANDA JONES
ASSOCIATES HOME EQUITY
P. O. BOX 140969
IRVING, TX 75014-9946

10.00
M.V.
53596