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State of Indiana County of Lake

Release of Mortgage

MORNIO W. CARTER RECORDER

When recorded mail to: Gary P Ricard

Po Box 140411 Memphis, TN 38114 Loan Number: 6806915390

Know all Men by these Presents: That Bank of America, N.A., a national banking association, a corporation existing under the laws of the United States of America and doing business at 475 CrossPoint Pkwy, Getzville NY 14068, the owner and holder of a certain mortgage deed executed by Gary P Ricard to Bank of America, N.A. bearing the date 06/08/2001, recorded in Official Records on 06/13/2001 , Recorder's File No./Document No. 2001 045654, in the Mortgage Records of the County of Lake, State of Indiana, securing certain note in the principal sum of \$93,575.00 Dollars, and certain promises and obligations set forth in said mortgage deed, upon the property situate in said State and County, hereby acknowledges full payment and satisfaction of said note and mortgage deed, and surrenders the same as canceled, and hereby directs the County Recorder to cancel, release, and discharge the same of record.

In Witness Whereof the said corporation has caused these presents to be executed in its name by its proper officers thereunto duly authorized on 05/20/2002.

Bank of America, N.A., a national banking association

By:

Suzanne M. Haumesser, Senior Vice President

State of New York, County of Erie

I Hereby Certify that on 05/20/2002 before me, an officer duly authorized in the State and County aforesaid to take acknowledgments, personally appeared Suzanne M. Haumesser well known to me to be the Senior Vice President of Bank of America, N.A., a national banking association a corporation, and that he/she acknowledged executing the same freely and voluntarily under authority duly vested in him/her by said corporation.

Witness my hand and official seal in the County and State last aforesaid on 05/20/2002.

Prepared by:

Brenda Washington

Bank of America

475 CrossPoint Pkwy, Getzville NY 14068

Maria L. Rejent

Notary Public, State of New York

Qualified in Erie County

Commission Expires: March 18, 2006

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