STATE OF INDIAM LAKE COUNTY FILED FOR RECORD

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MORRIS W. CARTER RECORDER

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 \$96000.00, dated OCTOBER 10TH, 1997, and executed by DEBORAH KARCZEWSKI, AN UNMARRIED WOMAN

payable to FIRST CHICAGO NBD MORTGAGE COMPANY

more fully described in a Mortgage/Deed of Trust, duly recorded in Instrument No. 97069909, 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: 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 October 21, 2002 the Lake County Recorder exist

the Lake Mortgage Electronic Registration Systems, Inc. (MERS)

VICE PRESIDENT

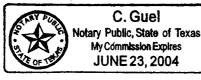
STATE OF Texas

COUNTY OF Bexar

Before me, the undersigned authority, on this day personally appeared
B. SANTELLAN, VICE PRESIDENT,
of Mortgage Electronic Registration Systems,
Inc. (MERS) known to
me to be the person whose name is subscribed on the foregoing

SS.

instrument, and acknowledged to me that he/she 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 October 21, 2002.



Prepared By:

Prepared By: SUSAN PLATA MIN No.: 100010980000661552 HomeSide Lending P.O. Box 47524 San Antonio, TX 78265-7524 PLATS 35571050CT02

Notary Public

Inv. Pool No. Inv. No. C83-325 1666519902

Loan No. 19252494 PFDT: 02-10-04

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