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THIS INSTRUMENT PREPARED BY:

Jimmy DeLuna  
HOMECOMINGS FINANCIAL  
2711 NORTH HASKELL, SUITE 900  
DALLAS, TX 75204-

AFTER RECORDING, FORWARD TO:

HOMECOMINGS FINANCIAL  
2711 NORTH HASKELL, SUITE 900  
DALLAS, TX 75204-  
800-206-2901

PAYF 0300558798

RELEASE OF MORTGAGE



THIS CERTIFIES that a certain mortgage executed by  
Kevin M. Downing  
Toni L. Downing

to Amerus Home Equity, Inc.

JPMorgan Chase Bank as Trustee, c/o Residential  
and thereafter assigned to Funding Corporation, Attorney in Fact  
dated AUGUST 17TH, 2001, calling for the original principal sum of

Forty One Thousand Five Hundred Dollars AND 00/100 dollars

( \$ 41,500.00 ), and recorded on 08/31/2001 in Mortgage Record  
page , and/or Instrument # 2001069907 (Rerecorded on / / )

in Mortgage Record , page and/or Instrument # ),

of the records in the office of the Recorder of LAKE County,  
INDIANA, is hereby fully released and satisfied.

IN WITNESS WHEREOF, the undersigned has hereunto set its corporate hand and seal by its proper  
officers, they being thereto duly authorized, this 23RD day of DECEMBER, 2002.

JPMorgan Chase Bank as Trustee, c/o Residential  
Funding Corporation, Attorney in Fact

(Corporate)  
(Seal)

By Jay Owens

Its Vice President

By Elizabeth May

Elizabeth May

Its Vice President

Power of Attorney Date: 04/19/2002, Inst: 2002 037279

12-23-02  
h.04  
272813

State of TEXAS )

County of Dallas )

SS:

PAYF 0300558798



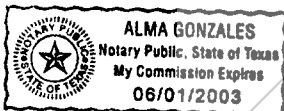
Before me, the undersigned, a Notary Public in and for said County and State this 23RD day of DECEMBER 2002, personally appeared Jay Owens

and Elizabeth May, Vice President and

Vice President \_\_\_\_\_ respectively, of \_\_\_\_\_  
JPMorgan Chase Bank as Trustee, c/o Residential  
Funding Corporation, Attorney in Fact

who as such officers for an on its behalf acknowledged the execution of the foregoing instrument.

Witness my hand.



Document is Alma Gonzales  
**NOT OFFICIAL**  
Notary Public  
Alma Gonzales

My commission expires: 06/01/2003

**This Document is the property of  
the Lake County Recorder!**

