2003 105193

This space for Recorder's use only

INMRSD3-3

12/31/02

Document Prepared By: LATISHA GYANT When recorded return to:

BANK ONE P O BOX 26966

GREENSBORO, NC 27419-6966

Project#: SCBANK1TROY 01

Loan #: 0012370664 Investor Loan #: 1681505486 Pool #: 0000622390 PIN/Tax ID #: 25-110-3

Property Address:

14341 MAPLE LANE CEDAR LAKE, IN 46303

MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE

IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgage described below, the undersigned, Mortgage Electronic Registration Systems, Inc. as Nominee for Bank One, NA, whose address is 725 N. Regional Rd. Greensboro, NC 27409, being the present legal owner of said indebtedness and thereby entitled and authorized to receive said payment, does hereby release, satisfy, and discharge said Mortgage in full and does hereby consent that the same be canceled and discharged

Borrower(s): VICKI WERNES AND ROBERT WERNES, HUSBAND AND WIFE

Original Mortgagee: Mortgage Electronic Registration Systems, Inc. as Nominee for Bank One, NA

Loan Amount: \$89,900.00

Date Recorded: 05-07-2002

Legal Description (if required):

Date of Mortgage: 04-25-2002

Instrument Number: 2002 042519

Comments:

and recorded in the official records of LAKE County, State of Indiana affecting Real Property and more particularly described on said Mortgage referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 8/13/03.

the Mortgage Electronic Registration Systems, Inc. as Nominee for Bank One, NA

Witness: Brankica Foric

Witness: Renee' Rodgers

Diane S Coats

Deborah C Pitts **Assistant Secretary**

State of NC

County of Guilford

On this date of 8/13/03, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named Diane S Coats and Deborah C Pitts, known to me (or identified to me on the basis of satisfactory evidence) that they are the Vice President and Assistant Secretary respectively of Mortgage Electronic Registration Systems, Inc. as Nominee for Bank One, NA, I, and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation and that said coporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set

Witness my hand and official seal on the date hereinabove set forth.

Notary Public: Vicki L Oliver

My Commission Expires: 03-20-2005

Document Prepared By:

725 N. Regional Rd. Greensboro, NC 27409

MIN #: 100015000123706641 VRU Tel. #: 888/679-MERS

UNX 341/37