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MORRIS V. CARTER
RECORDER

STATE OF **INDIANA**
TOWN/COUNTY: **LAKE**
Loan No. **73303752**

PREPARED BY AND WHEN RECORDED MAIL TO:
SECURITY CONNECTIONS INC.
1935 INTERNATIONAL WAY
IDAHO FALLS, ID 83402
ATT: KARLEEN MAUGHAN

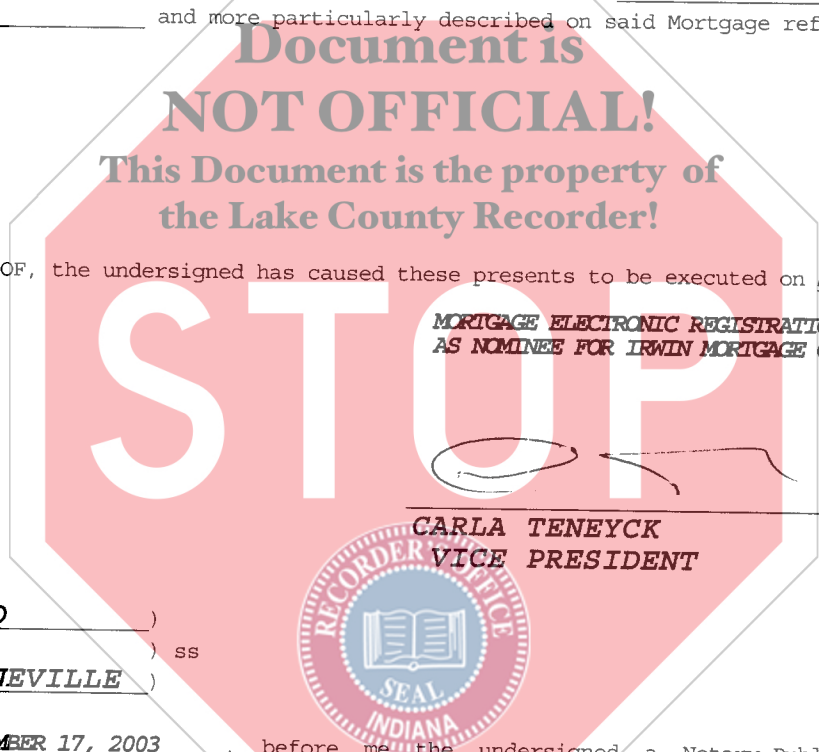


RELEASE OF MORTGAGE



THE undersigned, being the present legal owner and holder of the indebtedness secured by that certain Mortgage described below, in acknowledgement of payment in full of all sums described in and secured by said Mortgage, does hereby release and reconvey to the persons legally entitled thereto, all of its right, title, and interest in and to the real estate described in said Mortgage forever discharging the lien from said Mortgage.

Borrower: **EDWARD MONTOYA, MARRIED MAN, SOLE & SEPARATE**
Date of Mortgage **SEPTEMBER 13, 2001**
Recorded in Volume _____ at Page _____, Instrument No. **2001 076095**,
Parcel ID No. _____ of the record of Mortgages for **LAKE** County,
INDIANA and more particularly described on said Mortgage referred to herein.
Cert. #:



IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on SEPTEMBER 17, 2003.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.
AS NOMINEE FOR IRWIN MORTGAGE CORPORATION

CARLA TENEYCK
VICE PRESIDENT

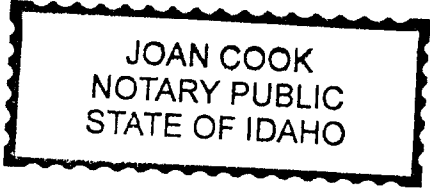


STATE OF IDAHO)
) ss
COUNTY OF BONNEVILLE)

On this SEPTEMBER 17, 2003, before me, the undersigned, a Notary Public in said State, personally appeared CARLA TENEYCK, who being by me first duly sworn, declared that s/he is the VICE PRESIDENT of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., that s/he signed the foregoing document as VICE PRESIDENT of the corporation, and that the statements therein contained are true.

JOAN COOK (COMMISSION EXP. 02-16-07)
NOTARY PUBLIC

J=IRWIN.031955
(RIN1)



CK# 57567
10-00
KM