Dave McDade

Prepared by:

3451 Hammond Avenue Waterloo, IA 50702 (319) 236-5400

Loan No.: 307246937

WHEN RECORDED RETURN TO:

SHELBY L JAMES 3959 WRIGHT CIR GARY, IN 46408

CERTIFICATE OF SATISFACTION

STATE OF INDIANA COUNTY OF LAKE

KNOW ALL MEN BY THESE PRESENTS:

That in consideration of payment of the debt named therein, Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Guaranty Residential Lending, Inc.) by these presents does hereby release land located in LAKE, State of INDIANA, described property located at:

3959 WRIGHT CIR, GARY

from the lien of a certain mortgage made and executed by SHELBY L JAMES AND MARY C JAMES, to MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), (SOLELY AS NOMINEE FOR LENDER, GUARANTY RESIDENTIAL LENDING, INC.), on August 3, 2001, and recorded in Document No. 2001063711, Book ---, Page ---, Certificate in the Land Records of LAKE County, State of INDIANA, to the end that said mortgage shall cease to be a lien on the land e-described. above-described.

Witness their hands and seals, this October 14, 2003. County Recorder!

CORPORATE SEAL

ONIC REGISTA

Mortgage Electronic Registration Systems, Inc. ("MERS"), (solely as nominee for Lender, Guaranty

Residential Lending, Inc.)

Vickie Ingamells, Assistant Secretary

STATE OF IOWA County of Black Hawk

On October 14, 2003, before me, R. Weber, personally appeared Vickie Ingamells, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her authorized capacity, and that by his/her signature on the instrument the person, or entity upon behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal

Notaky's Signature

R. Weber 2003-10-01

12/10/2004

R. WEBER **NOTARIAL SEAL - STATE OF IOWA COMMISSION NUMBER 713988** MY COMMISSION EXPIRES DEC. 10, 2004

(Notary's Seal)

MIN: 100012900014303866 MERS Telephone: 1-888-679-6377