

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2004 08872

2004 MAR 12 11:11

CMI
P.O. BOX 790182
ST. LOUIS, MO 63179-0182
CMI ACCOUNT # :22142708384744
PREPARED BY : EVANGELIN JEROME

WHEN RECORDED, RETURN TO :
DENISE R PONZIANO
6124 VANBUREN AVE



HAMMOND IN 463240000 PONZIANO, JAMES

RELEASE OF MORTGAGE BY CORPORATION:


KNOW ALL MEN BY THESE PRESENTS, THAT CITIMORTGAGE INC., F/K/A CITICORP MORTGAGE, INC., ATTORNEY IN FACT FOR CITIBANK FSB, A CORPORATION ORGANIZED AND EXISTING UNDER AND BY VIRTUE OF THE LAWS OF THE STATE OF DELAWARE HAVING ITS PRINCIPAL OFFICE AT 1000 TECHNOLOGY DRIVE, O'FALLON, MISSOURI 63304 FOR AND IN CONSIDERATION OF ONE DOLLAR AND FOR OTHER GOOD AND VALUABLE CONSIDERATIONS, THE RECEIPT OF WHICH IS HEREBY CONFESSED, DOES HEREBY REMISE, CONVEY, RELEASE AND QUIT-CLAIM EXECUTED BY JAMES B PONZIANO AND DENISE R PONZIANO, HUSBAND AND WIFE TENANTS BY THE ENTIRETIES TO CITIBANK, F.S.B. OF THE COUNTY OF LAKE, STATE OF INDIANA, ALL RIGHTS, TITLE, INTEREST, CLAIM OR DEMAND WHATSOEVER IT MAY HAVE ACQUIRED IN, THROUGH OR BY A CERTAIN MORTGAGE DEED BEARING THE DATE OF 5/22/03, RECORDED IN THE RECORDER'S OFFICE OF LAKE COUNTY IN THE STATE OF INDIANA IN BOOK NO. N/A OF RECORDS ON PAGE N/A AS DOCUMENT NO. 2003 058257 TO THE PREMISES THEREIN DESCRIBED, SITUATE IN THE COUNTY OF LAKE AND THE STATE OF INDIANA AS DESCRIBED IN SAID MORTGAGE.

POWER OF ATTORNEY RECORDED 1/17/1997, BOOK NUMBER N/A, PAGE NUMBER N/A, DOCUMENT NUMBER 97003783

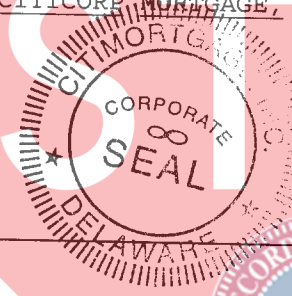
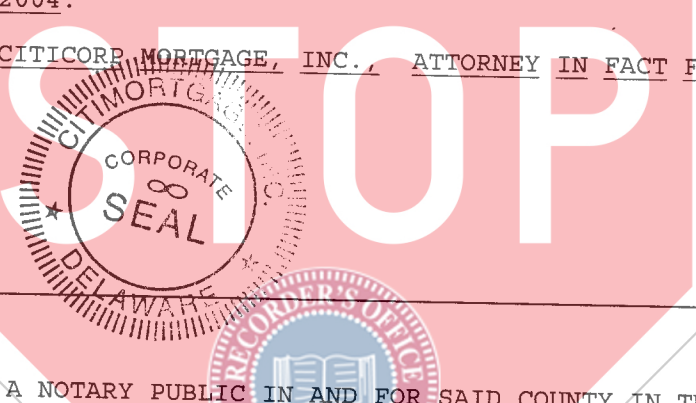
THIS RELEASE IS MADE, EXECUTED AND DELIVERED PURSUANT TO AUTHORITY GIVEN BY THE BOARD OF DIRECTORS OF SAID CORPORATION.

IN TESTIMONY WHEREOF, THE SAID CITIMORTGAGE INC. HATH HEREUNTO CAUSED ITS CORPORATE SEAL TO BE AFFIXED AND THESE PRESENTS TO BE SIGNED BY ITS VICE PRESIDENT, ON 4/21/2004.

CITIMORTGAGE INC., F/K/A CITICORP MORTGAGE, INC., ATTORNEY IN FACT FOR CITIBANK FSB

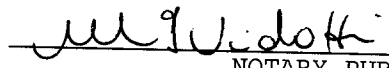
BY: 
PENNY M TAYLOR
VICE PRESIDENT

STATE OF MISSOURI)
COUNTY OF ST. LOUIS)



I, THE UNDERSIGNED, A NOTARY PUBLIC IN AND FOR SAID COUNTY IN THE STATE AFORESAID DO CERTIFY THAT PENNY M TAYLOR PERSONALLY KNOWN TO ME TO BE THE VICE PRESIDENT OF CITIMORTGAGE INC., F/K/A CITICORP MORTGAGE, INC., ATTORNEY IN FACT FOR CITIBANK FSB, WHOSE NAME IS SUBSCRIBED TO THE FOREGOING INSTRUMENT, APPEARED BEFORE ME THIS DAY IN PERSON AND SEVERALLY ACKNOWLEDGED THAT AS SUCH VICE PRESIDENT HAS SIGNED AND DELIVERED THE SAID INSTRUMENT OF WRITING AS VICE PRESIDENT OF SAID CORPORATION, AND CAUSED THE SEAL OF SAID CORPORATION TO BE AFFIXED THERETO PURSUANT TO AUTHORITY GIVEN BY THE BOARD OF DIRECTORS OF SAID CORPORATION AS HIS/HER FREE AND VOLUNTARY ACT, AND AS THE FREE AND VOLUNTARY ACT AND DEED OF SAID CORPORATION FOR THE USES AND PURPOSES THEREIN SET FORTH.

GIVEN UNDER MY HAND AND NOTARIAL SEAL ON 4/21/2004.


NOTARY PUBLIC

FOR THE PROTECTION OF THE OWNER, THIS RELEASE SHALL BE FILED WITH THE RECORDER OF DEEDS IN WHOSE OFFICE THE MORTGAGE OR DEED OF TRUST WAS FILED.

M.I. VIDOTTI
Notary Public - Notary Seal
State of Missouri
St. Louis County
My Commission Expires Nov. 4, 2006