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MORRIS W. CASTER
RECORDER

Loan 7072180412

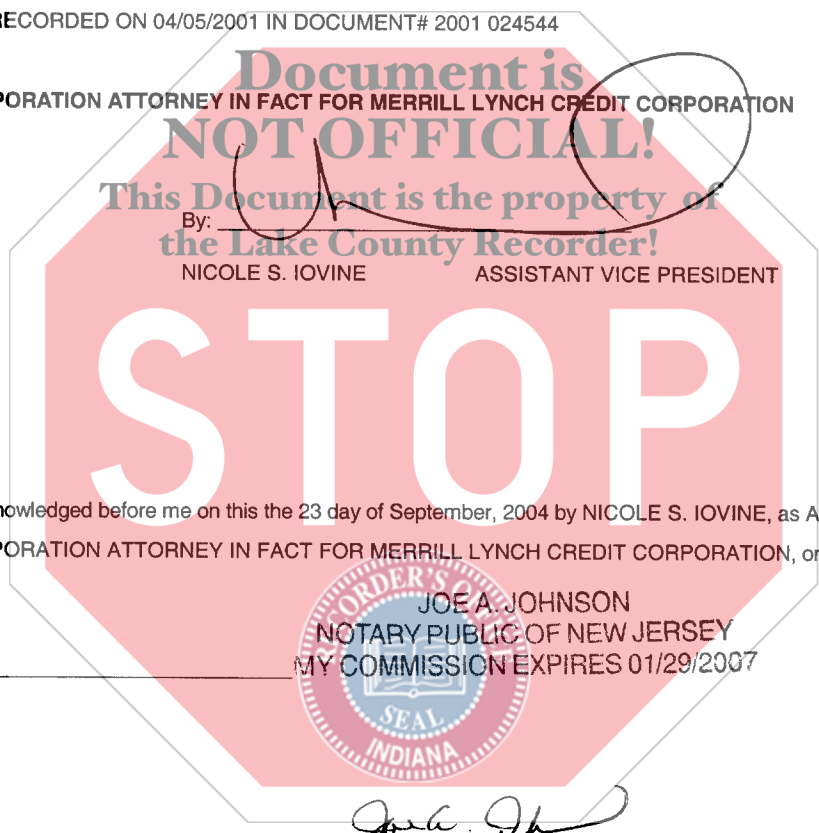
STATE OF INDIANA

MORTGAGE RELEASE

CENDANT MORTGAGE CORPORATION ATTORNEY IN FACT FOR MERRILL LYNCH CREDIT CORPORATION of New Jersey, does hereby acknowledge full and complete satisfaction and payment of the indebtedness secured by Mortgage dated 06/12/1995 from MARY ANN FREDERICK / / / , and now of record in BOOK . PAGE . Instrument No. 95035074 , in the LAKE County Recorder's Office, and the aforesaid Mortgage is fully and completely Released and Discharged, this 23 day of September, 2004

MERRILL LYNCH POA WAS RECORDED ON 04/05/2001 IN DOCUMENT# 2001 024544

CENDANT MORTGAGE CORPORATION ATTORNEY IN FACT FOR MERRILL LYNCH CREDIT CORPORATION



By: Nicole S. Iovine
NICOLE S. IOVINE ASSISTANT VICE PRESIDENT

STATE OF NEW JERSEY
COUNTY OF BURLINGTON

The foregoing Release was acknowledged before me on this the 23 day of September, 2004 by NICOLE S. IOVINE, as ASSISTANT VICE PRESIDENT, of CENDANT MORTGAGE CORPORATION ATTORNEY IN FACT FOR MERRILL LYNCH CREDIT CORPORATION, on behalf of the corporation.

My Commission Expires: _____

JOE A. JOHNSON
NOTARY PUBLIC OF NEW JERSEY
MY COMMISSION EXPIRES 01/29/2007

Joe A. Johnson
JOE A. JOHNSON NOTARY PUBLIC

This instrument prepared by:

Kim Prats

Kim Prats
Mortgage Service Center - Mail Stop SV03,
4001 Leaden Hall Road,
Mt. Laurel, NJ 08054

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SS