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RELEASE OF MORTGAGE

THIS CERTIFIES that a mortgage executed by JOHN R BERNA

to Mortgage Electronic Registration Systems, Inc.

on 05/22/2003, securing \$152,808.00 and recorded in Mortgage Drawer No. N/A Instrument No. 2003054699, Page N/A of LAKE County, State of Indiana, has been fully paid and satisfied, and the same is hereby released. Dated this 20 day of December, 2004.

Mortgage Electronic Registration Systems, Inc.

Ronn, A. Pisapia, Vice President

Earlisha Wood, Assistant Secretary

STATE OF CALIFORNIA, LOS ANGELES County,

On 12/20/2004, before me, G. Goulet, Notary Public, personally appeared Ronn A. Pisapia and Earlisha Wood, both personally known to me (or proved to me on the basis of satisfactory evidence) to be the persons whose names are subscribed to the within instrument and acknowledged to me that they executed the same in their authorized capacities, and that by their signatures on the instrument the persons, or the entities upon behalf of which the persons acted, executed the instrument.

This Document of the property of

the Lake G. Goulet, Notary Public My commission expires: 10/21/2007

Mail Recorded Satisfaction To: JOHN R BERNA 896 9TH CT HOBART, IN 46342

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Document Prepared By: Steve Y. Galiano CTC Real Estate Services 176 Countrywide Way MS: LAN-88 Lancaster, CA 93535-9944

G. GOULET
COMM. #1446648
NOTARY PUBLIC-CALIFORNIA FILLOS Angeles County
Comm. Exp. OCT. 21, 2007

(800) 540-2684 DOCID#000289698002005N

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