2005 003343



Loan 0021332200

STATE OF INDIANA

MORTGAGE RELEASE

CENDANT MORTGAGE CORPORATION D/B/A PHH MORTGAGE SERVICES of New Jersey, does hereby acknowledge full and complete satisfaction and payment of the indebtedness secured by Mortgage dated 02/21/2003 from GREGORY N SMITH / JUDY A SMITH / / , and now of record in BOOK . PAGE . Instrument No. 2003-021370 , in the LAKE County Recorder's Office, and the aforesaid Mortgage is fully and completely Released and Discharged, this 21 day of December, 2004

THIS MORTGAGE WAS ASIGNED BY CENDANT MORTGAGE CORPORATION D/B/A PHH MORTGAGE SERVICES RECORDED TO BISHOPS GATE RESIDENTIAL MORTGAGE TRUST ON 05/22/2003 AND DOC#2003051680. IT WAS FURTHER ASSIGNED TO CENDANT MORTGAGE CORPORATION D/B/A PHH MORTGAGE SERVICES RECORDED ON 05/22/2003 AND DOC# 2003051681

CENDANT MORTGAGE CORPORATION DIBIA PHH MORTGAGE SERVICES MICHELLE C. ELIZARDO-YOUNG SSISTANT VICE PRESIDENT STATE OF NEW JERSEY **COUNTY OF BURLINGTON**

The foregoing Release was acknowledged before me on this the 21 day of December, 2004 by MICHELLE C. ELIZARDO-YOUNG, as ASSISTANT VICE PRESIDENT, of CENDANT MORTGAGE CORPORATION D/B/A PHH MORTGAGE SERVICES, on behalf of the corporation.

BRENDA ROSTROM NOTARY PUBLIC OF NEW JERSEY My Commission Expires: Y COMMISSION EXPIRES 01/29/2007

This instrument prepared by:

Brenda Rostrom

NOTARY PUBLIC

Deepak Krishnamoorti

Mortgage Service

Center

Mail Stop SV03,

4001

Leaden

Hall

Road.

NJ Laurel.

08054

Mortgage Service Center P.O. Box 5451 MT Laurel, NJ 08054