

2005 045297

2005 Jini - 3 Hair 9: 00

When Recorded Return To:

DOCX LLC

1111 Alderman Drive

Suite 350

Alpharetta, GA 30005

Property Address:

3725 WEST 20TH AVENUE

GARY, IN 46404

This Space for Recorder's Use Oply

NV 000

0000683151

CRef#:04/08/2005 PRef#:R052 BRef#:NV-MERS RC:R.D

ROSC:IN-1140 SC:IN.LAKE MIN #: 100080100031486714 VRU Tel.#: 888/679-MERS

MORTGAGE RELEASE, SATISFACTION, AND DISCHARGE

IN CONSIDERATION of the payment and full satisfaction of all indebtedness secured by that certain Mortgage described below, the undersigned, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), AS NOMINEE FOR NOVASTAR MORTGAGE, INC., whose address is 8140 WARD PARKWAY, SUITE 200, KANSAS CITY, MISSOURI 64114, being the present legal owner of said indebtedness and thereby entitled and authorized to receive said payment, does hereby release, satisfy, and discharge said Mortgage in full and does hereby consent that the same be canceled and discharged of record.

Borrower(s): JOHN T CHEATHAM AND JOY M CHEATHAM

Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

Loan Amount: \$66,880.00

Date of Mortgage: 4/30/2003

Recording Date: 7/1/2003 Document/Instrument #: 2003067944

Comments: ORIGNAL LENDER; NOVASTAR MORTGAGE, INC

and recorded in the official records of LAKE County, State of Indiana affecting Real Property and more particularly described on said Mortgage referred to herein.

IN WITNESS WHEREOF, the undersigned has caused these presents to be executed on this date of 05/06/2005.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.

ulla JESSICA LEETE

PAT KINGSTON VICE PRESIDENT

ASSISTANT SECRETARY

State of GA County of FULTON

On this date of 05/06/2005, before me, the undersigned authority, a Notary Public duly commissioned, qualified and acting within and for the aforementioned State and County, personally appeared the within named PAT KINGSTON and MARY WITTHOEFFT, known to me (or identified to me on the basis of satisfactory evidence) that they are the VICE PRESIDENT and ASSISTANT SECRETARY respectively of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ("MERS"), and were duly authorized in their respective capacities to execute the foregoing instrument for and in the name and on behalf of said corporation and that said corporation executed the same, and further stated and acknowledged that they had so signed, executed and delivered said instrument for the consideration, uses and purposes therein mentioned and set forth.

Witness my hand and official seal on the date hereinabove set forth.

DONA HULL

Notary Public - Georgia

Fulton County

My Comm. Expires Sept. 16, 2006

Notary Public

Document Prepared By:

Ronald E Meharg

DOCX LLC 1111 Alderman Drive

banak

Suite #350

Alpharetta, GA 30005

888-362-9638

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