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SHORT FORM DISCHARGE OF MORTGAGE/SATISFACTION

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12/29/2004

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Know All Men by These Presents, that a certain Indenture of Mortgage / Satisfaction, bearing the date of June 21, 2003, made and executed by ISMAEL NIEVES, JR and STEPHANIE LOVELACE-NIEVES, HUSBAND AND WIFE whose address is 7342 MAGOUN AVE HAMMOND IN 46324 of the first part to MERS AS NOMINEE FOR FLAGSTAR BANK, FSB of the second part and recorded in the office of the Register of Deeds on Liber . Page ., Document No. 2003 066469, in the state of Indiana, County of Lake:

263604030021

is fully PAID, SATISFIED

Dated, January 24th, 2005 Mortgage Electronic Registration Systems, Inc as nominee for

the Lake County ReFlagstar Bank, FSB

5151 Corporate Drive, Mail Stop S-1

Troy, MI 48098-2639

George Pfeiffer Vice President

State of Michigan County of Oakland

The foregoing instrument was acknowledged before me on January 24th, 2005 by George Pfeiffer, Vice President of Mortgage Electronic Registration Systems, Inc as nominee for Flagstar Bank, FSB, organized and existing under the laws of the United States.

My commission expires: 11/09/2005

Bonita E Urbats, Notary Public Oakland County acting in Oakland

Michigan

When recorded return to Draftor at Mortgage Electronic Registration Systems, Inc as nominee for Flagstar Bank, FSB

5151 Corporate Drive, Mail Stop S-150-3 Troy, MI 48098-2639

Drafted by: Carole L. Hall