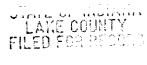


2006 007826



2006 FEB -1 AM 10: 14

MICHAEL ALEBOWN RECONDER



Satisfaction of Mortgage

America's Servicing Company #:1100110387 "YOUNG" Lender ID:703001/115675738 Lake, Indiana MERS #: 100122200001537221 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR BNC MORTGAGE, INC., A DELAWARE CORPORATION, holder of a certain Mortgage to secure the amount of \$176,000.00 whose parties, dates and recording information are below, does hereby acknowledge that it has received full payment and satisfaction of the same, and in consideration thereof, does hereby cancel and discharge said Mortgage.

Original Mortgagor: MICHELLE YOUNG AND MICHAEL YOUNG, WIFE AND HUSBAND.

Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR BNC MORTGAGE, INC., A

DELAWARE CORPORATION

Dated: 03/23/2005 Recorded: 04/01/2005 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2005025041, In the offices

of the County Recorder of Lake County, in the State of Indiana Property Address: 14451 REEDER RD, CROWN POINT, IN 46307

IN WITNESS WHEREOF, the undersigned has, by the officer duly authorized, executed this document.

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR BNC MORTGAGE, INC., A DELAWARE

CORPORATION On January 23rd, 2006

This Document is the property of

the Lake County Recorder!

DION CHESSAR, Assistant Secretary

STATE OF California COUNTY OF San Bernardino

On January 23rd, 2006, before me, PATRICIA RODNEY-DAVIS, a Notary Public in and for San Bernardino in the State of California, personally appeared DION CHESSAR, Assistant Secretary, personally known to me (or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity, and that by his/her/their signature on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal,

PATRICIA RODNEY-DAVIS

Notary Expires: 02/03/2008 #1468036

PATRICIA RODNEY-DAVIS COMM. #1468036 NOTARY PUBLIC - CALIFORNIA SAN BERNARDING COUNTY My Comm. Expires Feb. 3, 2008

(This area for notarial seal)

Maria Andrade (106), AMERICA'S SERVICING COMPANY 4185 HALLMARK PARKWAY, SAN BERNARDINO, CA 92407 Prepared By:

866-430-0675

When Recorded Return To: MICHELLE YOUNG 14451 REEDER RD CROWN POINT, IN 46307

*MA2*MA2WFMF*01/23/2006 04:45:33 PM* WFMF03WFMM00000000000000727194* INLAKE* 1100110387 INSTATE_MORT_REL *MA2*MA2WFMF*

12-4542806

Prescribed by the State Board of Accounts (2005)

Declaration

This form is to be signed by the preparer of a document and recorded with each document in accordance with IC 36-2-7.5-5(a).

- I, the undersigned preparer of the attached document, in accordance with IC 36-2-7.5, do hereby affirm under the penalties of perjury:
 - 1. I have reviewed the attached document for the purpose of identifying and, to the extent permitted by law, redacting all Social Security numbers;
 - 2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

I, the undersigned, affirm under penalties of perjury, that the foregoing declarations are true.

