

2

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2006 FEB -7 AM 8:37

2006 009471

MICHAEL A. BROWN  
RECORDER

When Recorded Return To:

DOCX LLC

1111 Alderman Drive  
Suite 350

Alpharetta, GA 30005

Property Address:

4011 WHITCOMB STREET

GARY, IN 46408

This Space for Recorder's Use Only

NV	000	0001053073
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\*NV-000-0001053073\*

CRef#: 01/28/2006 PRef#: R052 BRef#: NV-MERS RC:R.D

ROSC:IN-1140 SC:IN.LAKE

MIN #: 100080190020928891

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): **JAMES D KRISTINAT AND FLORA M KRISTINAT, HUSBAND AND WIFE**

Original Mortgagee: **SEA BREEZE FINANCIAL SERVICES, INC.**

Loan Amount: **\$102,600.00** Date of Mortgage: **1/19/2004**

Recording Date: **1/30/2004** Document/Instrument #: **2004 008612**

Comments:

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 **01/27/2006**.

**MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC.**



*Pat Kingston*  
PAT KINGSTON  
VICE PRESIDENT

State of **GA**

County of **FULTON**

On this date of **01/27/2006**, 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 **RODGER HARPSTER**, 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.

*Dianne Miskell*  
Notary Public:

Document Prepared By:

*Ronald E. Meharg*

Ronald E Meharg  
DOCX LLC  
1111 Alderman Drive  
Suite #350  
Alpharetta, GA 30005  
888-362-9638

Recording Requested By:  
NovaStar Mortgage, Inc.



DIANNE MISKELL  
Notary Public - Georgia  
Fulton County  
My Comm. Expires June 14, 2008

ck#  
149352  
1200

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.

