STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

2007 054200

2007 JUL -5 AH 10: 14

MICHAEL A. BROWN RECORDER

America's Servicing Company #:1127017794 "MORGAN" Lender ID:P17003/0012400390 Lake, Indiana MERS #: 1001752-0000197000-6 VRU #: 1-888-679-6377

KNOW ALL MEN BY THESE PRESENTS that MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MILA, INC., holder of a certain Mortgage to secure the amount of \$167,200.00 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: DEREK MORGAN, A MARRIED MAN

Original Mortgagee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MILA, INC. Dated: 02/21/2005 Recorded: 02/28/2005 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 2005014121,

In the offices of the County Recorder of Lake County, in the State of Indiana Property Address: 425 SPIVAK DRIVE #427, SCHERERVILLE, IN 46375

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

NOTOFFICIA

MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. AS NOMINEE FOR MILA, INC. On June 27th, 2007

the Lake County Recorder!

By: LYDIA HERRERA, Assistant Secretary

STATE OF California COUNTY OF San Bernardino

On June 27th, 2007 before me, MATTHEW L. HANNEMAN, Notary Public, personally appeared LYDIA HERRERA, 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(ies), and that by his/her/their signature(s) 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,

Manun MATTHEW L. HANNEMAN

Notary Expires: 05/03/2009 #1575805

MATTHEW L. HANNEMAN COMM. #1575805 NOTARY PUBLIC - CALIFORNIA SAN BERNARDINO COUNTY My Comm. Expires May 3, 2009

(This area for notarial seal)

This instrument was prepared by: Lily Chiu (106), AMERICA'S SERVICING COMPANY 4185 HALLMARK PARKWAY, SAN BERNARDINO, CA 92407 866-430-0675

I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law. Lily Chiu (106).

When Recorded Return To:

DEREK MORGAN, 425 SPIVAK DR 427, SCHERERVILLE, IN 46375

P.D.M. 1200# 323585 D.V. 2.00

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