

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2009 028859

2009 MAY -4 AM 10: 02

MICHAEL A. BROWN  
RECORDER

RECORDING REQUESTED &

PREPARED BY:

Provident Funding Associates, L.P.  
P.O. Box 5914  
Santa Rosa, CA 95402-5916  
(800) 696-8199

WHEN RECORDED MAIL TO:

STEPHAN J CIERNIAK  
JULIA A CIERNIAK  
10227 NEW HAMPSHIRE STREET  
CROWN POINT, IN 46307

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SATISFACTION OF MORTGAGE

Loan#: 5213040746  
MIN: 1000179-5213040746-4 MERS Phone: (888) 679-6377  
Lake, IN  
Property: 10227 NEW HAMPSHIRE STREET , CROWN POINT, IN 46307  
Parcel#: 451601203001000047



The undersigned, Mortgage Electronic Registration Systems, Inc., as nominee for Provident Funding Associates, L.P., California Limited Partnership, by and through its Assistant Secretary below, hereby certifies that it is the holder of the indebtedness secured by the hereafter described mortgage and acknowledges that, on or before 2/25/2009, the beneficial owner has received full payment and satisfaction of the debt or other obligation in the aggregate principal amount of \$142,000.00 secured by the mortgage dated 4/29/2003 and executed by STEPHAN J CIERNIAK AND JULIA A CIERNIAK, HUSBAND AND WIFE, Borrower, to Mortgage Electronic Registration Systems, Inc. as nominee for Provident Funding Associates, L.P., California Limited Partnership, beneficiary, recorded on 5/28/2003 as Instrument No. 2003 053651 in Book , Page , in Lake (County/Town), IN, and in consideration thereof, does hereby cancel and discharge said mortgage and request that this Satisfaction of Mortgage be recorded in the Lake (County/Town) records.

This instrument was prepared by Cindy Garcia. 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.

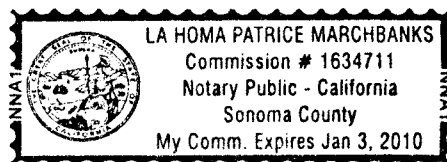
Mortgage Electronic Registration Systems, Inc., as nominee for Provident Funding Associates, L.P., California Limited Partnership

By: [Signature] February 26, 2009  
Cindy Garcia, Assistant Secretary  
STATE OF CALIFORNIA, COUNTY OF SONOMA

On 2/26/2009 before me La Homa Patrice Marchbanks, Notary Public, personally appeared Cindy Garcia personally known to me to be the person whose name is subscribed to this instrument, and acknowledged to me that he/she executed the same in his/her authorized capacity as Assistant Secretary on behalf of Mortgage Electronic Registration Systems, Inc., as nominee for Provident Funding Associates, L.P., California Limited Partnership, and that by his/her signature on this instrument Mortgage Electronic Registration Systems, Inc., as nominee for Provident Funding Associates, L.P., California Limited Partnership, executed this instrument.

Witness my hand and official seal this February 26, 2009

By: [Signature]  
La Homa Patrice Marchbanks, Notary Public California  
My Commission expires: 1/3/2010



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