STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

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Release of Mortgage

HSBC CONSUMER LENDING #:42172500552946R "SEFTON" Lake, Indiana KNOW ALL MEN BY THESE PRESENTS that BENEFICIAL FINANCIAL I INC., SUCCESSOR BY MERGER TO BENEFICIAL INDIANA INC. D/B/A BENEFICIAL MORTGAGE CO. OF INDIANA, holder of a certain Mortgage to secure the amount of \$12,000.00 whose parties, dates and recording information are below, does hereby cancel and discharge said Mortgage.

Original Mortgagor: JANET S SEFTON AND JAMES M SEFTON, WIFE AND HUSBAND Original Mortgagee: BENEFICIAL INDIANA INC. D/B/A BENEFICIAL MORTGAGE CO.

Dated: 08/06/1999 Recorded: 08/12/1999 in Book/Reel/Liber: N/A Page/Folio: N/A as Instrument No.: 99067306, In

the offices of the County Recorder of Lake County, in the State of Indiana Property Address: 3444 CHEVY CHASE, CROWN POINT, IN 46307

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

BENEFICIAL FINANCIAL I INC., SUCCESSOR BY MERGER TO BENEFICIAL INDIANA INC. D/B/A BENEFICIAL MORTGAGE CO. OF INDIANA

On March 22nd, 2011

This Document is the property of the Lake County Recorder!

DAVID SIWA, Vice- President

STATE OF New York **COUNTY OF Erie**

On March 22nd, 2011, before me, GAIL FERRARI, a Notary Public in and for Erie in the State of New York, personally appeared DAVID SIWA, Vice- President, 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,

GAIL FÈRRARI

Notary Expires: 05/17/2011 #01FE6024735.

te/2/2001

Qualified in Erie County

(This area for notarial seal)

This instrument was prepared by:

Brendan Almy, HSBC CONSUMER LENDING 2929 WALDEN AVE, DEPEW, NY 14043 716-651-6100 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. Brendan Almy.

When Recorded Return To:

MORTGAGE RELEASE, HSBC CONSUMER LENDING 2929 WALDEN AVE, DEPEW, NY 14043

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AMOUNT \$

_ CHARGE

CHECK #.

OVERAGE_

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