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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORDS

2014 007110

2014 FEB -6 AM 8:57

MICHAEL D. BROWN  
RECORDER

**DISCHARGE OF MORTGAGE**

MIN# 100052550280077628

KNOW ALL MEN BY THESE PRESENTS,  
MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC., as nominee for  
ROYAL UNITED MORTGAGE LLC.

Whose address is: P.O. BOX 2026, FLINT, MI 48501-2026

Do(es) hereby certify, that a certain Mortgage dated NOVEMBER 13, 2009

Made and executed by CAROLYN J. COCHRAN AND JEFFREY L. COCHRAN, WIFE  
AND HUSBAND.

Of the first part, to ROYAL UNITED MORTGAGE LLC.

Of the second part, and recorded in the Recorders Office for the County of LAKE, State of INDIANA, in  
INST 2009-080689, covering land situated in LAKE County, State of INDIANA and described as follows:

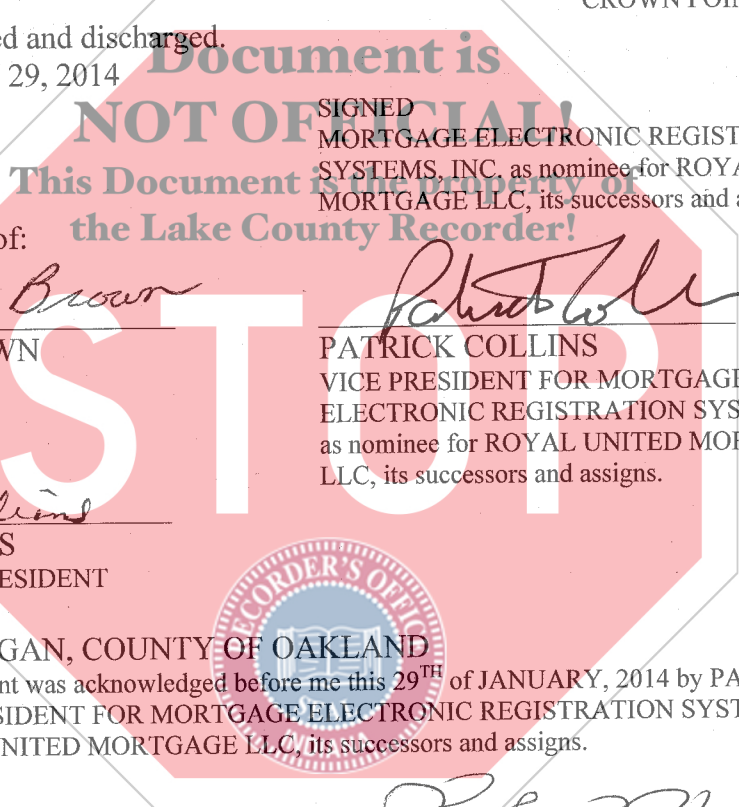
SEE ATTACHED LEGAL DESCRIPTION

A.P.N. #: 641115128004000028

Common Address: 2404 MORNINGLORY CT,  
CROWN POINT, IN 46307

Is fully paid, satisfied and discharged.

Dated: JANUARY 29, 2014



SIGNED  
MORTGAGE ELECTRONIC REGISTRATION  
SYSTEMS, INC. as nominee for ROYAL UNITED  
MORTGAGE LLC, its successors and assigns

Signed in presence of:

*Joyceann Brown*

JOYCEANN BROWN  
WITNESS

*Patrick Collins*

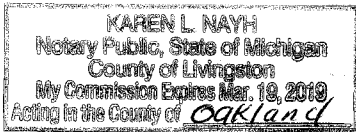
PATRICK COLLINS  
VICE PRESIDENT FOR MORTGAGE  
ELECTRONIC REGISTRATION SYSTEMS, INC.  
as nominee for ROYAL UNITED MORTGAGE  
LLC, its successors and assigns.

*Marie Williams*

MARIE WILLIAMS  
ASSISTANT VICE PRESIDENT

**STATE OF MICHIGAN, COUNTY OF OAKLAND**

The foregoing instrument was acknowledged before me this 29<sup>TH</sup> of JANUARY, 2014 by PATRICK  
COLLINS, VICE PRESIDENT FOR MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. as  
nominee for ROYAL UNITED MORTGAGE LLC, its successors and assigns.



*Karen L. Nayh*

Notary Public KAREN L. NAYH  
LIVINGSTON County, Michigan  
Acting in OAKLAND County, MI  
My commission expires: 03-19-2019

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. Joyceann Brown

Prepared by:  
JOYCEANN BROWN  
38275 Twelve Mile Rd. #100  
Farmington Hills, MI 48331  
MMS # 1441000155

When recorded return to: ↓  
MMS Mortgage Services, Ltd.  
38275 Twelve Mile Rd. #100.  
Farmington Hills, MI 48331  
ATTN: JOYCEANN BROWN

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015169  
RM  
E

**LEGAL DESCRIPTION  
(Exhibit A)**

09NL73792

THE FOLLOWING DESCRIBED REAL ESTATE IN ~~PORTER~~ COUNTY, IN THE STATE OF INDIANA: *Lake*

LOT 1214 IN LAKES OF THE FOUR SEASONS, UNIT 2, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 3, PAGE 78, NOW PLAT FILE 12-B-5, IN THE OFFICE OF THE RECORDER OF ~~PORTER~~ COUNTY, INDIANA.

*Lake*

SUBJECT TO: TAXES FOR 1993 AND SUBSEQUENT YEARS, BUILDING LINES, EASEMENTS, COVENANTS AND RESTRICTIONS.

BEING THE SAME PREMISES AS CONVEYED IN DEED FROM SCOTT E. MCGINNIS AND ANN MCGINNIS, HUSBAND AND WIFE RECORDED 03/23/1994 IN DOCUMENT NUMBER 94-08796, BOOK 446, PAGE 133 IN SAID COUNTY AND STATE.

COMMONLY KNOWN AS: 2404 MORNINGLORY CT., CROWN POINT, IN 46307

Tax Id: 64115128004000028

