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S A T I S F A C T I O N O F M O R T G A G E

THIS CERTIFIES, that a certain Mortgage executed by John Ramos and Helen B. Ramos, husband and wife
to CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION of Hammond, Indiana, a corpora-
tion of the United States of America, on 16th day of August 1988
in the amount of \$ 23,500.00 and recorded in Mortgage Record No./Plat Book 1712
page 30 as Document No. 762396 in the Recorder's Office of Lake
County, State of Indiana, has been fully paid and satisfied and the same is
hereby released. Whereas, said mortgage affects the following described real
estate:

Lot Twenty-two (22), University Estates First Addition to the Town
of Munster, as shown in Plat Book 35, page 71, in Lake County, Indiana.

*Successor by merger to First Federal Savings and Loan Association of E.C.

IN WITNESS WHEREOF, said Citizens Federal Savings and Loan Association of
Hammond, Indiana, has caused this instrument to be signed by its Asst. Vice
President, and its corporate seal to be hereunto affixed and attested by its
Assistant Secretary, this 2nd day of May, 1991.

NOT OFFICIAL!

This Document is the property of
**CITIZENS FEDERAL SAVINGS AND
LOAN ASSOCIATION OF HAMMOND**

Attest:

JoAnne Pickett
JoAnne Pickett Asst. Secretary

Sherry L. Akey
Sherry L. Akey Asst. Vice President

STATE OF INDIANA }
COUNTY OF Lake } SS:



Before me, the undersigned, a Notary Public in and for said County, this 2nd
day of May, 1991, personally appeared Sherry L. Akey
and JoAnne Pickett personally known to me to be

the Assistant Vice President and Assistant Secretary respectively, of the
CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION of Hammond, Indiana, and severally
acknowledged that as such officers, they signed and delivered the annexed satis-
faction of mortgage, and caused the corporate seal of said corporation to be
affixed thereon, pursuant to the authority of the Board of Directors of said
corporation, as their free and voluntary act and as the free and voluntary act
and deed of said corporation, for the uses and purposes therein set forth.

WITNESS MY HAND and official seal

L. Darlene Flores
L. Darlene Flores Notary Public

My Commission Expires 8/1/93
County of Residence Lake

THIS INSTRUMENT PREPARED BY: Sherry L. Akey, Asst. Vice President
Citizens Federal Savings & Loan Assn.
707 Ridge Road
Munster, IN 46321

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INDIANA DIVISION
TITLE INSURANCE COMPANY

STATE OF INDIANA'S S. NO.
LAKE COUNTY
FILED FOR RECORD
MAY 9 1991
ROBERT BOB