STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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RECORDER

SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by *Richard A Horvat and Deanie Horvat, husband and wife,* to CITIZENS FINANCIAL SERVICES, FSB, formerly known as CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION of Hammond, Indiana, a corporation of the United States of America, on the *October 18, 1990* in the amount of $*50,400.00* and recorded as Document No. *130933* in the Recorder's Office of *Lake* County, Indiana, has been fully paid and satisfied and the same is hereby released.

IN WITNESS WHEREOF, said Citizens Financial Services, FSB, has caused this instrument to be signed by its Assistant Vice President and its corporate seal to be hereunto affixed and attested by its Assistant Secretary, this *January 25, 1996.*

CITIZENS FINANCIAL SERVICES, FSB

Attest:

Elizabeth R. Siegel, Assistant Secretary

Tina Margeas, Assistant Vice President

State of Indiana)
) SS:
County of Lake)

Before me, the undersigned, a Notary Public in and for said County, this *January 25, 1996,* personally appeared Tina Margeas and Elizabeth R. Siegel, personally known to me to be the Assistant Vice President and Assistant Secretary, respectively, of the Citizens Financial Services, FSB, and severally acknowledged that as such officers, they signed and delivered the annexed satisfaction 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

Rhonda J. Ward, Notary Public

My Commission Expires: 9/4/99
County of Residence: Porter

THIS INSTRUMENT PREPARED BY:
Tina Margeas, Asst. Vice President
Citizens Financial Services, FSB
707 Ridge Road, Munster, Indiana 46321

60007-2/93LP