THIS CERTIFIES that a certain Mortgage executed by F. David Hein and Margaret A. Hein. 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 October 28, 1993 in the amount of \$73,600.00 and recorded as Document No. 93074109 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 February 16, 1996.

CITIZENS FINANCIAL SE

Attest:

State of Indiana)

) SS:

County of Lake)

Before me, the undersigned, a Notary Public in and for said County, this February 16, 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 the son, 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

Sophia E. Villalpando Sophia E. Villalpando, Notary Public

My Commission Expires:

November 21, 1999

County of Residence:

Lake

THIS INSTRUMENT PREPARED BY:

Tina Margeas, Assistant Vice President Citizens Financial Services, FSB 707 Ridge Road, Munster, Indiana 46321