THIS CERTIFIES that a certain Mortgage executed by Charles T. St. Clair and Carol A. St. Clair. 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 August 31, 1976 in the amount of \$31,200,00 and recorded as Document No. 368029 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 April 18, 1996.

CITIZENS FINANCIAL SERVIC

Attest:

This Document is the property of the Lake County Recorder!

Elizabeth R. Siegel, Assistant Secretary

Tina Margeas, Assistant Vice Pres

State of Indiana

) SS:

County of Lake )

Before me, the undersigned, a Notary Public in and for said County, this April 18, 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

November 21, 1999

My Commission Expires:

Lake

County of Residence:

THIS INSTRUMENT PREPARED BY:

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

CTIC Has made an accomodation recording of the instrument. We Have made no examination

of the instrument or the land affected.

