SAND RIDGE BANK/SV/JMK

SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Susan M. Wood 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 January 14. 1994 in the amount of \$30,000.00 and recorded as Document No. 94004662 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 September 18, 1996, ent is

NOT OFFCITIZENS FUNANCIAL SERVICES, FSE This Document is the property of Attest: the Lake County Recorder! 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 September 1800 personally appeared Tina Margeas and Blizabeth 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 above the a 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

County of Residence:

My Commission Expires:

Lake

THIS INSTRUMENT PREPARED BY:

Sophia E. Villalpando, Notary F

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