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MORRIS W. CARTER PARTIAL RELEASE OF MORTGAGE

THIS IS TO CERTIFY that a certain Mortgage executed by C & CF Development Co., LLC, to CITIZENS FINANCIAL SERVICES, FSB, formerly known as CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND, INDIANA, a United States Corporation, for the sum of Seven Hundred Thousand and 00/100 Dollars (\$700,000.00) dated January 25, 1995, and recorded in Lake County on January 24, 1995 as Document No. 95004035 and given to secure one promissory note had been partially satisfied and the same is hereby released insofar as the lien thereof affects the following described property, to-wit:

Unit 3 Lot 38 Block Two in The Town Homes at White Oak Estates, to the Town of Munster, a Horizontal Property Regime as recorded in Book 77, Page 74, on the 23rd day of November, 1994 as Document No. 94079856 and amended by subsequent amendments to the declaration of condominium, the sixth amendment incorporating lots 35 and 38 into said declaration recorded August 23, 1995 as Document Number 95048709 as per plat thereof, recorded in Plat Book 79 Page 9 in the Office of the Recorder of Lake County, Indiana, together with an undivided interest in the common areas and facilities appertaining thereto.

The lien of said mortgage shall remain in full force and effect as to remainder of the real estate.

IN WITNESS WHEREOF, we have hereunto set our hands and seal this December 20, 1996.

CITIZENS FINANCIAL SERVICES, FSB This Document is the proper the Lake County Recorde David O. Loo. Assistant Secretary Acknowledgment: STATE OF INDIANA SS: **COUNTY OF LAKE**

Before me, the undersigned, a Notary Public in and for said County, this December 20, 1996, personally appeared Jeffrey C. Stur and David O. Loo personally known to me to be the Senior 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 partial release 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

My Commission Expires:

09-04-99

County of Residence:

Porter

THIS INSTRUMENT PREPARED BY:

Brian L. Goins, Attorney-at-Law Attorney #8616-45 5311 Hohman Avenue Hammond, Indiana 46321

FA 18615 #12

HOLD FOR FIRST AMERICAN TITLE MR3-500-10/84

Rhonda J. Ward.