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MORRIS W. CARTER
RECORDER

HOLD FOR FIRST AMERICAN TITLE

PARTIAL RELEASE OF MORTGAGE

THIS IS TO CERTIFY that a certain Mortgage executed by Pantz Development, LLC, to CITIZENS FINANCIAL SERVICES, FSB, a United States Corporation, for the sum of Six Hundred Thousand Dollars (\$600,000.00) dated August 26, 1996, and recorded in Lake County on September 3, 1996 as Document No. 96058623 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:

Lot 11, except the North 46.2 feet by parallel lines, in Wildflower Estates - Unit 2, an Addition to the Town of Dyer, as per plat thereof, recorded in plat book 81 page 49 and Certificate of Correction recorded November 20, 1996 as document no. 96076853, in the office of the Recorder of Lake County, Indiana.


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 May 22, 1997

CITIZENS FINANCIAL SERVICES, FSB

ATTEST:


David O. Loo, Assistant Secretary


Tina Margeas, Assistant Vice President

Acknowledgment:

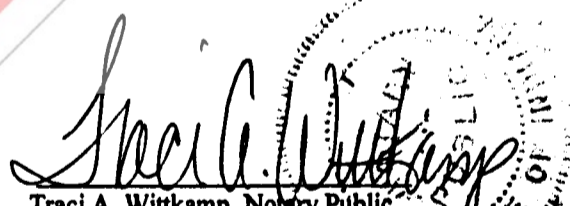
STATE OF INDIANA

} SS:

COUNTY OF LAKE

Before me, the undersigned, a Notary Public in and for said County, this May 22, 1997, personally appeared Tina Margeas and David O. Loo 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, attested and delivered the annexed partial release of mortgage, 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


Traci A. Wittkamp, Notary Public

My Commission Expires: 4-4-99
County of Residence: Lake

THIS INSTRUMENT PREPARED BY:
Brian L. Goins, Vice President
Attorney Number 8616-45
Citizens Financial Services, FSB
707 Ridge Road, Munster, Indiana 46321

1446 Rokosz Ln.

MR3-500-10/84

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