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MORRIS W. CARTER

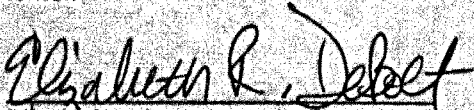
SATISFACTION OF MORTGAGE


THIS CERTIFIES that a certain Mortgage executed by Gary W. Scarce and Vickie V. Scarce, Husband and Wife, to CITIZENS FINANCIAL SERVICES, FSB, a corporation of the United States of America, on September 29, 1995, in the amount of \$10,000.00 and recorded as Document No. 95060697 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 attested by its Assistant Secretary, this November 17, 1997.

CITIZENS FINANCIAL SERVICES, FSB

Attest:

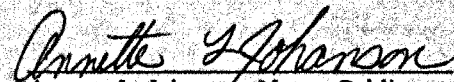

Elizabeth R. DeBolt, Assistant Secretary


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 November 17, 1997, personally appeared Tina Margeas and Elizabeth R. DeBolt, 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, 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


Annette L. Johanson, Notary Public

My Commission Expires: November 21, 2000
County of Residence: Lake

THIS INSTRUMENT PREPARED BY:

Brian L. Goins, Vice President
Attorney Number 8616-45
Citizens Financial Services, FSB
5311 Hohman Ave., Hammond, IN 46320

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