STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

97085065

97 DEC 11 AM 10: 40

MORRIS W. CARTER

SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Sand Ridge Bank as Trustee of that certain Trust Agreement dated March 29, 1996 and known as Trust No. 13-3242, 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 July 23, 1997 in the amount of \$90,000.00 and recorded as Document No. 97049078 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 December 1, 1997.

CITIZENS FINANCIAL SERVICES, FSB

Attest:

Elizabeth R. DeBolt, Assistant Secretary

Tina Margeas, Assistant Ni

State of Indiana

SS:

County of Lake

Before me, the undersigned, a Notary Public in and for said County, this *December 1, 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, attested 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

My Commission Expires: 9/4/99 County of Residence: Porter

Rhonda J. Ward, No ary Public

THIS INSTRUMENT PREPARED BY:

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

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HOLD FOR FIRST AMERICAN TITLE FA 22255#4

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