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STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

97 DEC 15 AM 9: 55

MORRIS W. CARTER

SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Thomas J. Valko and Sharon I. Valko, husband and wife, 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 September 14, 1978, in the amount of \$68,000.00 and recorded as Document No. 491052 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 Vice President and attested by its Assistant Secretary, this December 8, 1997.

CITIZENS FINANCIAL SERVICES. FSB

Attest:

State of Indiana

} SS:

County of Lake

Rebecca R. Edinger, Vice President

Annette L. Johanson, Notary Public

Before me, the undersigned, a Notary Public in and for said County, this December 8, 1997, personally appeared Rebecca R. Edinger and Jody Edinger, personally known to me to be the 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

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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