STATE OF INDIANA FILED FOR RECORD

97 DEC 15 AH 10: 30

R-64786-4034 SATISFACTION OF MORTGAGE ACTER

THIS CERTIFIES that a certain Mortgage executed by Roman Krzepinski and Ewa Krzepinski, 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 December 16, 1992, in the amount of \$74,600.00 and recorded as Document No. 92081180 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 2, 1997.

CITIZENS FINANCIAL SERVICES, FSB

Attest:

State of Indiana

SS:

County of Lake

Tina Margeds, Assistant Vice President

Before me, the undersigned, a Notary Public in and for said County, this December 2, 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

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

60007-2/93-ls

CTIC Has made an accommodation recording of the instrument. We have made the examination of the instrument or the land affected.