

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
97 DEC 26 AM 9:52  
MORRIS W. CARTER  
RECORDER

97088691

**SATISFACTION OF MORTGAGE**

THIS CERTIFIES that a certain Mortgage executed by *Terrance T. Owen and Roxanne Owen*, 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 *November 20, 1995* in the amount of *\$15,000.00* and recorded as Document No. *95072945* 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 17, 1997*.

**CITIZENS FINANCIAL SERVICES, FSB**

Attest:

*Elizabeth R. DeBolt*  
Elizabeth R. DeBolt, Assistant Secretary

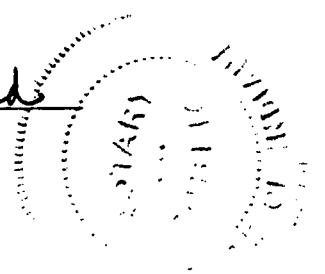
*Tina Margeas*  
Tina Margeas, Assistant Vice President

State of Indiana )  
                          ) SS:  
County of Lake    )

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

*Rhonda J. Ward*  
Rhonda J. Ward, Notary Public



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

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

60007-2/93LP

TICOR TITLE INSURANCE  
Crown Point, Indiana  
214170

Return: CFS  
5311 Hohman Blvd.

10/21