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STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

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MORRIS W. CO. 11

SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by James L. Graham and Victoria A. Graham, Husband and Wife, to CITIZENS FINANCIAL SERVICES, FSB, a corporation of the United States of America, on October 14, 1996, in the amount of \$7,147.87 and recorded as Document No. 96071317 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 March 20, 1998.

CITIZENS FINANCIAL SERVICES, FSB

Attest:

his Document is the property of

Elizabeth R. DeBolt, Assistant Secretary

Tina Margeas, Assistant Vice President

Annette L. Johanson, Notary Public

State of Indiana

SS:

County of Lake

Before me, the undersigned, a Notary Public in and for said County, this March 20, 1998, personally appeared Tina Margeas and Elizabeth R. DeBoit, 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, FSE

Citizens Financial Services, FSB 5311 Hohman Ave., Hammond, IN 46320

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