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STATE OF INDIANA FILE COUNTY

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SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Joseph Kolczak and Barbara Kolczak, 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 October 22, 1994 in the amount of \$65,000.00 and recorded as Document No. 94073831 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 April 22, 1998.

CITIZENS FINANCIAL SERVICES, FSB

Attest:

This Document is the property of

Lake County Regorder!

State of Indiana

) SS:

County of Lake

Before me, the undersigned, a Notary Public in and for said County, this April 22, 1998, 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, 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

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