STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

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MORRIS W. CARTER RECORDER SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Andrew B. Schultz and Nancy L. Schultz, 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 January 6, 1978 in the amount of \$39,900.00 and recorded as Document No. 448686 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 November 24, 1998 the property of

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Attest:	1	1/1	/	1	$-\langle \ell \rangle$ .				
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Linda S. Monge,	Vi	ice-President	Kath	leen M.	Davids	on, A	sst. Vic	e Pres	ident
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State of Indian	a	) SS:							
County of Lake		)							

Before me, the undersigned, a Notary Public in and for said County, this November 24, 1998, personally appeared Linda S. Monge and Kathleen M. Davidson, personally known to me to be the Vice-President and Assistant Vice President, 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

Trati A. Wittkamp, Notary Public

My Commission Expires: 4/4/99
County of Residence: Lake

THIS INSTRUMENT PREPARED BY:
Tina Margeas, Assistant Vice President
Citizens Financial Services, FSB,
5311 Hohman Avenue, Hammond, Indiana 46320

COMMUNITY TITLE COMPANY FILE NO 16685

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