STATE OF INDIAN

LAKE COUNTY

FILED FOR NICOGE

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SATISFACTION OF MORTGAGE W. CARTER

THIS CERTIFIES that a certain Mortgage executed by Joe Smit and Bonny L. Smit (Signs Bonnie Smit), 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 April 20, 1991, in the amount of \$43,000.00 and recorded as Document No. 91019368 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 August 5, 1999.

Attest:

This Document is the property of

the Lake County

Jody M. Edinger, Assistant Secretary

State of Indiana

State of Indiana

State of Indiana

Before me, the undersigned, a Notary Public in and for said County, this August 5, 1999, personally appeared Kathleen M. Davidson and Jody M. Edinger, 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:

County of Lake

Annette L. Johanson Notary Public

THIS INSTRUMENT PREPARED BY:

Kathleen M. Davidson, Assistant Vice President Citizens Financial Services, FSB 5311 Hohman Ave., Hammond, IN 46320

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COMMUNITY TITLE COMPANY FILE NO 8 18196 - MV

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