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SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by John P. Francis and Donna J. Francis, 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 March 21, 1977, in the amount of \$28,900.00 and recorded as Document No. 398328 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 Secretary and attested by its Assistant Vice President, this August 31, 1999.

the Lake County Recorder.

Attest:

Jodef M Gdenger lody M. Edinger, Assistant Secretary

Kathleen M. Davidson, Assistant Vice President

State of Indiana

SS:

County of Lake

Before me, the undersigned, a Notary Public in and for said County, this August 31, 1999, personally appeared Jody M. Edinger and Kathleen M. Davidson, personally known to me to be the Assistant Secretary and Assistant Vice President, 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

Annette L. Johanson, Notary Public

My Commission Expires: September 10, 2000 County of Residence: Cook

THIS INSTRUMENT PREPARED BY:

Kathleen M. Davidson, Assistant Vice President Citizens Financial Services, FSB

5311 Hohman Ave., Hammond, IN 46320

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CTIC Has made an accommodation recording of the instrument. We have made no examination of the instrument or the land affected.

1 Gt