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MORGIG W. CARTER SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Raymond W. Januska, 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 July 8, 1996, in the amount of \$15,000.00 and recorded as Document No. 96047718 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 Vice President, this July 20, 1999.

> This Document is the CITIZENS FINANCIAL SERVICES, FSB the Lake County Recorder!

Lugy Johnston, Assistant Vice President

M. Davidson, Assistant Vice President

Annettte L. Johnason, Notary Public

State of Indiana

Attest:

SS:

County of Lake

Before me, the undersigned, a Notary Public in and for said County, this July 20, 1999, personally appeared Kathleen M. Davidson and Lucy Johnston, personally known to me to be the Assistant Vice President 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

My Commission Expires: November 21, 2000

County of Residence: Lake

> THIS INSTRUMENT PREPARED BY: Kathleen M. Davidson, Assistant Vice President Citizens Financial Services, FSB

5311 Hohman Ave., Hammond, IN 46320

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