STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

99085505   99 OCT 18 AM 9: 47

R 68939

MORRIS W. CARTER
RECORDER

SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Luis C. Villarreal & Sylvia L. Villarreal, Husband and Wife & Luis C. Villarreal, Jr., Single Person, 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 September 15, 1979, in the amount of $33,200.00 and recorded as Document No. 550504 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 October 13, 1999.

CITIZENS FINANCIAL SERVICES, FSB

Attest:

Jody M Edinger
Jody M. Edinger, Assistant Secretary

Kathleen C. Davidson
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 *October 13, 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
Annette L. Johanson, Notary Public

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   60007-2/93-ls

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CTIC Has made an accomodation recording of the Instrument. We Have made no examination of the Instrument or the land affected.