STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

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SATISFACTION OF MORTGAGE RRIS W. CARTER RECORDER

THIS CERTIFIES that a certain Mortgage executed by Charles L. Kortokrax and Bonny L. Kortokrax, 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 July 1, 1997, in the amount of \$72,000.00 and recorded as Document No. 97047888 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, this September 30, 1999.

Attest:

County Recorder!

Lucy Johnston, Assistant Vice President

State of Indiana

SS:

County of Lake

Before me, the undersigned, a Notary Public in and for said County, this September 30, 1999, personally appeared Lucy Johnston and Kathleen M. Davidson, 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

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

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COMMUNITY TITLE COMPANY FILE NO X 18196 10.04.P