

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORDING

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**SATISFACTION OF MORTGAGE**  
MONICA M. CARTER  
RECORDER

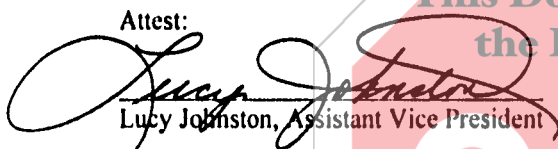
**THIS CERTIFIES** that a certain Mortgage executed by Louis Covelli and Sandra L. Covelli, Husband and Wife, to CITIZENS FINANCIAL SERVICES, FSB, formerly known as CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION of Hammond, Indiana, a corporation of the United States of America, on March 8, 1994, in the amount of \$32,000.00 and recorded as Document No. 94018750 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 October 7, 1999.

**Document is NOT OFFICIAL!**  
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**CITIZENS FINANCIAL SERVICES, FSB**

Attest:

  
Lucy Johnston, Assistant Vice President

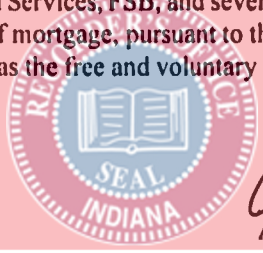
  
Kathleen M. Davidson, Assistant Vice President

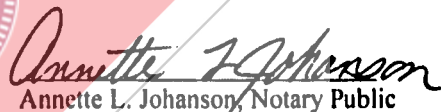
State of Indiana }  
                          } SS:  
County of Lake    }

Before me, the undersigned, a Notary Public in and for said County, this *October 7, 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

My Commission Expires: November 21, 2000  
County of Residence: 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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**HOLD FOR FIRST AMERICAN TITLE**  
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