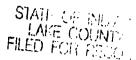
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SATISFACTION OF MORTGAGE ORDER

THIS CERTIFIES that a certain Mortgage executed by Jose N. Montoya and Maria R. Montoya, Husband and Wife, to CITIZENS FINANCIAL SERVICES, FSB, on November 22, 1997, in the amount of \$40,000.00 and recorded as Document No. 97082606 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 11, 1999.

Attest:

This Document is the property of
the Lake County Pecon 1.

John M. Davidson, Assistant Vice President

State of Indiana

State of Indiana

State of Lake

State of Lake

State of Lake

State of Lake

Before me, the undersigned, a Notary Public in and for said County, this October 11, 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: 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 SIEGHT-MV

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