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MORAIS W. CARTER SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Sang Bok Lee and Jeong Hee Lee, 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 June 30, 1995, in the amount of \$20,000.00 and recorded as Document No. 95038067 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 Secretary, this June 10, 1999.

> CITIZENS FINANCIAL SERVICES, FSB This Document is the prop

Attest:

the Lake County Reco

Jody M/Edinger, Assistant Secretary

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 June 10, 1999, personally appeared Kathleen M. Davidson and Jody M. Edinger, personally known to me to be the Assistant Vice President and Assistant Secretary, 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:

THIS INSTRUMENT PREPARED BY: Kathleen M. Davidson, Assistant Vice President Citizens Financial Services, FSB 5311 Hohman Ave., Hammond, IN 46320

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