STATE OF INDIANA AKE COUNTY FILED FOR RECORD

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MORRIS W. CARTER

SATISFACTION OF MORTGAGE

X199005863 EDG

THIS CERTIFIES that a certain Mortgage executed by John H. Yerga and Carla M. Yerga, husband and wife, to CITIZENS FINANCIAL SERVICES, FSB, a corporation of the United States of America, on December 5, 1995 in the amount of \$140,000.00 and recorded in Mortgage Record as Document No. 95074737 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 28, 1999.

Attest:

IZENS FINANCIAL SERVICES, FSB

David O. Loo, Asst. Vice President

State of Indiana

SS:

County of Lake

Before me, the undersigned, a Notary Public in and for said County, this October 28, 1999, personally appeared Tina Margeas and David O. Loo, 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.

VITNESS MY HAND and official seal

My Commission Expires: 04/26/08 Lake

County of Residence:

147072542

David O. Loo, Assistant Vice President Citizens Financial Services, FSB 707 Ridge Road Munster, IN 46321

THIS INSTRUMENT PREPARED BY:

60007-2/93-cl