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TICOR TITLE INSURANCE
Crown Point, Indiana

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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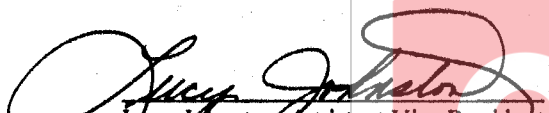
MORRIS W. CARTER
RECORDER
SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Michael D. Stillson and Delores E. Stillson, 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 25, 1992, in the amount of \$78,400.00 and recorded as Document No. 92048577 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.

**This Document is the property of CITIZENS FINANCIAL SERVICES, FSB
the Lake County Recorder!**

Attest:

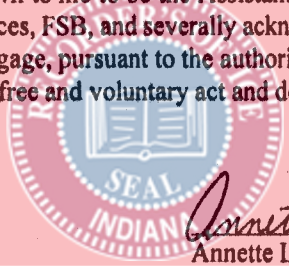

Lucy Johnston, Assistant Vice President


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 28, 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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10/28/99