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MORRIS W. CARTER
RECORDER

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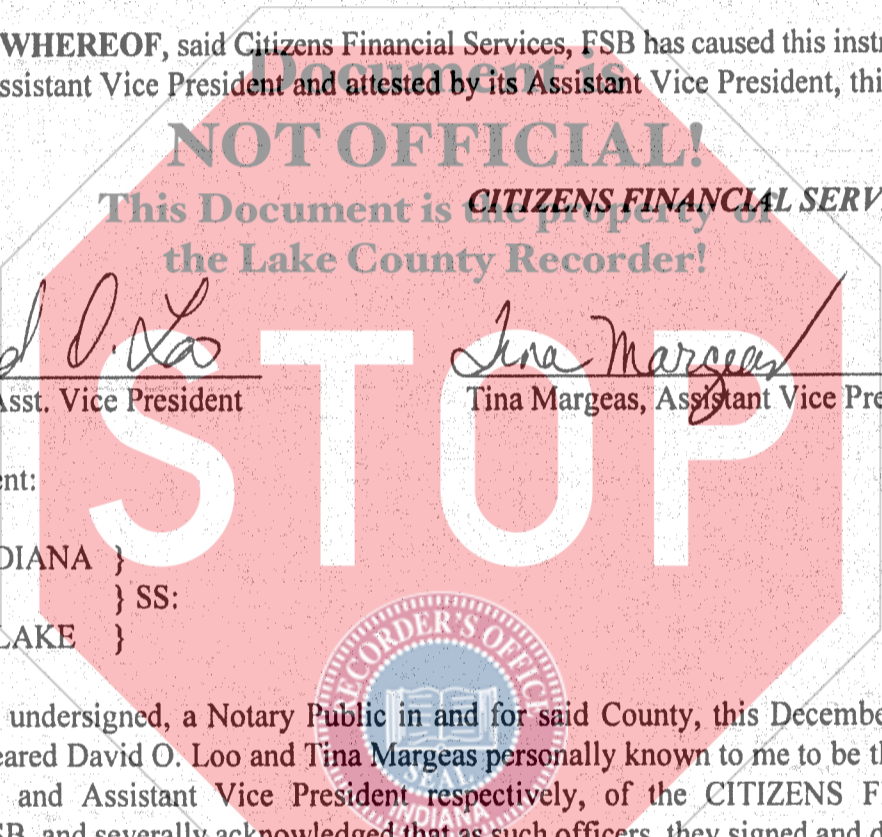
PARTIAL RELEASE OF MORTGAGE

THIS IS TO CERTIFY that a certain Mortgage executed by Stillwater Properties, L.L.C., to CITIZENS FINANCIAL SERVICES, FSB, a United States Corporation, for the sum of Two Hundred Fifty Seven Thousand Nine Hundred Dollars (\$257,915.00) dated March 16, 1999, and recorded in Lake County on March 24, 1999, as Document No. 99025573 and given to secure one promissory note had been partially satisfied and the same is hereby released insofar as the lien thereof affects the following described property, to-wit:

Lot 101 in Stillwater Unit One, in the City of Crown Point, as per plat thereof, recorded in Plat Book 85 page 36, in the Office of the Recorder of Lake County, Indiana

The lien of said mortgage shall remain in full force and effect as to remainder of the real estate.

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 December 30, 1999.



ATTEST:

David O. Loo

David O. Loo, Asst. Vice President

Tina Margeas

Tina Margeas, Assistant Vice President

Acknowledgment:

STATE OF INDIANA }
 } SS:
COUNTY OF LAKE }

Before me, the undersigned, a Notary Public in and for said County, this December 30, 1999, personally appeared David O. Loo and Tina Margeas 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 partial release 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

Jennifer S Brown
Jennifer Brown, Notary Public

My Commission Expires: 08/22/07
County of Residence: Lake

THIS INSTRUMENT PREPARED BY:
David O. Loo, Assistant Vice President
Citizens Financial Services, FSB
707 Ridge Road Munster IN 46321

99-02

MR3-500-10/84

1002/1/99