STATE OF INDIANA LAKE COUNTY FILED FOR PECORD

2000 000703

2000 JAN -5 AM 9:54

MORRIS W. CARTER RECORDER

198503366 40

SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Richard A. Scheffel and Katherine C. Scheffel, 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 September 18, 1995 in the amount of \$37,000.00 and recorded as Document No. 95057545 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 Vice President and attested by its Assistant Secretary, this December 30, 1999.

his Documeicitizensefinancial services, fsb

the Lake County

Richard A. Cole, Asst. Vice President Linda S. Monge, Vice President

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 Richard A. Cole and Linda S. Monge, personally known to me to be the Assistant Vice President and Vice President, respectively, of the Citizens Financial Services, FSB, and severally acknowledged that as such officers, they signed, attested 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

Aimee J. Koerner, Notary

My Commission Expires: 08-06-2007

County of Residence:

Lake

THIS INSTRUMENT PREPARED BY: Peter A. Ruhl, Senior Vice President Citizens Financial Services, FSB,

5311 Hohman Avenue, Hammond, Indiana 46320

60007-2/93LP