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SATISFACTION OF MORTGAGE CORDER

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THIS CERTIFIES that a certain Mortgage executed by Joy Lynn Zeldenrust, A Widow, to CITIZENS FINANCIAL SERVICES, FSB, a corporation successor by merger to Suburban Federal Savings, a Federal Savings Bank, on July 6, 1994, in the amount of \$42,000.00 and recorded as Document No. 94050109 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 January 5, 2000.

CITIZENS FINANCIAL SERVICES, FSB

Attest:

This Document is the property of

ady 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 January 5, 2000, personally appeared Jody M. Edinger and Kathleen M. Davidson, 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:

Annette L. Johanson, Notary Public

THIS INSTRUMENT PREPARED BY:

Kathleen M. Davidson, Assistant Vice President

Citizens Financial Services, FSB 5311 Hohman Ave., Hammond, IN 46320

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the instrument of others made no examination

of the instrument or the kind affected.

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