STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

2000 JAN 12 AM 9 49

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2000 002468 ZULU JAN . SATISFACTION OF MORTGAGE
MORRIS W. CARTER THIS CERTIFIES that a certain Mortgage executed by Robert J. Kowalik and Mary R. Kowalik, 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 May 20, 1975, in the amount of \$21,000.00 and recorded as Document No. 301080 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 6, 2000.

CITIZENS FINANCIAL SERVICES, FSB

Attest:

This Document is the property of the Lake County Re

Assistant Secretary

Kathleen M. Davidson, Assistant Vice President

Annette L. Johanson, Notary Public

State of Indiana

SS:

County of Lake

Before me, the undersigned, a Notary Public in and for said County, this January 6, 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:

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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CTIO Has made an accommodation recording of the instrument. We have made no examination of the instrument or the land affected.