STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

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SATISFACTION OF MORTGAGE:

THIS CERTIFIES that a certain Mortgage executed by David J. Murchek and Lynn Murchek, 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 December 3, 1992, in the amount of \$45,000.00 and recorded as Document No. 92077311 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.

NOT OF FILENS FINANCIAL SERVICES, FSB

Attest:

This Document is the property of the Lake County Recorder!

Jody 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 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:

THIS INSTRUMENT PREPARED BY:

Kathleen M. Davidson, Assistant Vice President Citizens Financial Services, FSB 5311 Hohman Ave., Hammond, IN 46320

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