STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

2000 005201 2000 JAN 25 AM 9 06

THIS CERTIFIES that a certain Mortgage executer Company of C. Hess and Mary J. Hess, Trustees of the Jo-Carl Family Living Trust, 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 January 6, 1994 in the amount of \$25,000.00 and recorded as Document No. 94002664 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 January 19, 2000.

Attest:

Mr. Dialet

This Document is the property

JoAnne Pickett, Asst. Secretary 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 January 19, 2000, personally appeared JoAnne Pickett and Linda S. Monge, personally known to me to be the Assistant Secretary 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 Public

My Commission Expires:

08-06-2007

County of Residence:

Lake

THIS INSTRUMENT PREPARED BY:

Peter A. Ruhl, Senior Vice President Citizens Financial Services, FSB,

CICIZENS FINANCIAL SELVICES, FSB,

5311 Hohman Avenue, Hammond, Indiana 46320

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