STATE OF INDIANA FILED FOR PECORD

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MORRIS W. CARTER SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Marilyn P. Hines, 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 February 21, 1977 in the amount of \$15,500.00 and recorded as Document No. 394387 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 May 20, 1999.

This DocumeCITIZENS FINANCIAL SERVICES, FSB

Attest:

the Lake Conty Recorder

JoAnne Pickett, Asst. Secretary Eligabeth R. DeBolt, Asst. Vice President

State of Indiana

County of Lake

Before me, the undersigned, a Notary Public in and for said County, this May 20, 1999, personally appeared JoAnne Pickett and Elizabeth R. DeBolt, personally known to me to be the Assistant Secretary and Assistant 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

isa M. McKinnis, Notary Public

My Commission Expires: 3/21/00

County of Residence:

Cook

THIS INSTRUMENT PREPARED BY:

Peter A. Ruhl, Senior Vice President

Citizens Financial Services, FSB,

5311 Hohman Avenue, Hammond, Indiana 46320

" OFFICIAL SEAL" LISA M. MCKINNIS

NOTARY PUBLIC, STATE OF ILLINOIS

MY COMMISSION EXPIRES 3/21/2000

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