H/ 99208054

STATE OF INDIANA

2000 017354

20% I M.AR 11

SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Nicolae Novac and Hildegard Novac, 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 November 28, 1992, in the amount of \$22,000.00 and recorded as Document No. 92076988 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 20, 2000.

This Document is CITIZENS FINANCIAL SERVICES, FSB the Lake County Recorder Lycy Johnston, Assistant Vice President State of Indiana SS County of Lake

Before me, the undersigned, a Notary Public in and for said County, this January 20, 2000, personally appeared Jody M. Edinger and Lucy Johnston, 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

60007-2/93-ls

347051643

Attest: