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MORRIS AND CENTER
RECORDERS

SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by James D. Callow and Linda M. Pecher, Joint Tentants W/R/O Suvivorship, to CITIZENS FINANCIAL SERVICES, FSB, of Hammond, Indiana, a corporation of the United States of America on December 4, 1998, in the amount of \$161,200.00 and recorded as Document No. 98097824 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 March 10, 2000.

CITIZENS FINANCIAL SERVICES, FSB
NOT OFFICIAL!

Attest:

Dawn Wurtzbacher
Dawn Wurtzbacher, Assistant Secretary

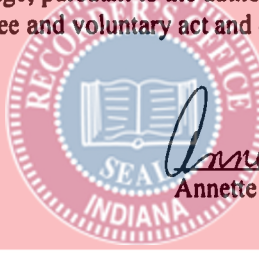
Kathleen M. Davidson
Kathleen M. Davidson, Assistant Vice President

State of Indiana }
 } SS:
County of Lake }

Before me, the undersigned, a Notary Public in and for said County, this *March 10, 2000*, personally appeared Kathleen M. Davidson and Dawn Wurtzbacher, 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



Annette L. Johanson
Annette L. Johanson, Notary Public

THIS INSTRUMENT PREPARED BY:
Kathleen M. Davidson, Assistant Vice President
Citizens Financial Services, FSB
5311 Hohman Ave., Hammond, IN 46320

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HOLD FOR FIRST AMERICAN TITLE

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E.P.
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