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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2000 MAR 21 AM 9:31

MORRIS W. CARTER
REC'D

SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Rory s. Reiley, John E. Cavanaugh, Shirley A. Cavanaugh, with survivorship, to CITIZENS FINANCIAL SERVICES, FSB, of Hammond, Indiana, a corporation of the United States of America on May 26, 1995, in the amount of \$20,000.00 and recorded as Document No. 95032069 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 February 10, 2000.

CITIZENS FINANCIAL SERVICES, FSB

Attest:

Jody M. Edinger
Jody M. Edinger, Assistant Secretary

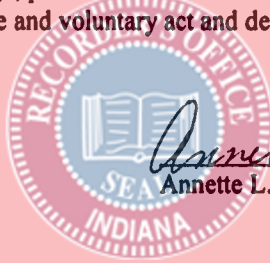
Kathleen M. Davidson
Kathleen M. Davidson, Assistant Vice President

State of Indiana }
 } SS:
County of Lake }

NORTHWEST INDIANA TITLE SERVICES, INC.
162 Washington Street
Lowell, Indiana 46356
781-0727 or 805-0100

Before me, the undersigned, a Notary Public in and for said County, this February 10, 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



Annette L. Johanson
Annette L. Johanson, Notary Public

My Commission Expires: November 21, 2000
County of Residence: Lake

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

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