STATE OF INDIANA LAKE COUNTY FILED FOR SECORD

2000 020598

2000 MAR 24 PM 12: 54

MORRIS W. CARTER

THIS CERTIFIES that a certain Mortgage executed by Franklin S. Haines and Madonna Haines, 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 September 17, 1997 in the amount of \$40,000.00 and recorded as Document No. 97064372 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 March 20, 2000.

CITIZENS FINANCIAL SERVICES, FS

Attest:

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 March 20, 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: 08-06-2

County of Residence:

Lake

THIS INSTRUMENT PREPARED BY:

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

5311 Hohman Avenue, Hammond, Indiana 46320

60007-2/93LP

Joseph Jak