STATE OF INDIANA

2000 021070

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MORRIS V. SETER

SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Nancy F. Kraus, 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 May 1, 1992, in the amount of \$47,000.00 and recorded as Document No. 92028611 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 23, 2000.

This Docu	ument is the property of
	ke County Recorder!
down Wrist backer	To file _ L. Lareds
Dawn Wurtzbacher, Assistant Secretary	Kathleen M. Davidson, Assistant Vice President
State of Indiana } SS:	
County of Lake	
Refore me, the undersigned a Notary Public in and for	or said County this March 23, 2000, personally appeared Kathle

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:

THIS INSTRUMENT PREPARED BY:

Kathleen M. Davidson, Assistant Vice President Citizens Financial Services, FSB 5311 Hohman Ave., Hammond, IN 46320 F 2 9 0 9 1

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HOLD FOR FIRST AMERICAN TITLE