STATE OF INDIANA

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## SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Phillip W. Michaels and Rose Ann Michaels, Husband and Wife, to CITIZENS FINANCIAL SERVICES, FSB, of Hammond, Indiana, a corporation of the United States of America on May 15, 1997, in the amount of \$14,700.00 and recorded as Document No. 97031743 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.

CHTIZENS FINANCIAL SERVICES, FSB

Attest:

This Document is the property of

the Lake County Recorder!

Dawn Wurtzbacher, Assistant Secretary

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 23, 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

Annette L. Johanson, Notary Public

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

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CTIC Has made an accomodation recording of the instrument. We Have made no examination of the instrument or the land affected.