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SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Billy E. Higgins and Evelyn Higgins, Husband and Wife, to CITIZENS FINANCIAL SERVICES, FSB, a corporation of the United States of America, on March 1, 2000, in the amount of \$42,000.00 and recorded as Document No. 2000 016664 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 July 20, 2000.

This Docume CITIZENS FINANCIAL SERVICES, FS

Attest:

the Lake County Recorder!

Dawn Wurtzbacher, Assistant Secretary

Tina Margeas Assistant Vice Presi

State of Indiana } SS:

County of Lake

Before me, the undersigned, a Notary Public in and for said County, this July 20, 2000, personally appeared Tina Margeas 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

Elaine Segeleon, Notary Public

My Commission Expires: March 15, 2008

County of Residence: Lake

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

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

10.00 CT AM

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