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SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Jodi M. Kratkoczki, to CITIZENS FINANCIAL SERVICES, FSB, a corporation of the United States of America, on December 9, 1998, in the amount of \$50,000.00 and recorded as Document No. 98104213 in the Recorder's Office of Lake County, Indiana, has been fully paid and satisfied and the same is hereby released. This Document is the property of

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 25, 2000.

CITIZENS FINANCIAL SERVICES, FSB

Attest:

athleen Davidson, Assistant Vice President

State of Indiana

SS

County of Lake

COMMUNITY TITLE COMPANY FILE NO 29706 - LA

Before me, the undersigned, a Notary Public in and for said County, this July 25, 2000, personally appeared Kathleen 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

laine Sesolom

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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