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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

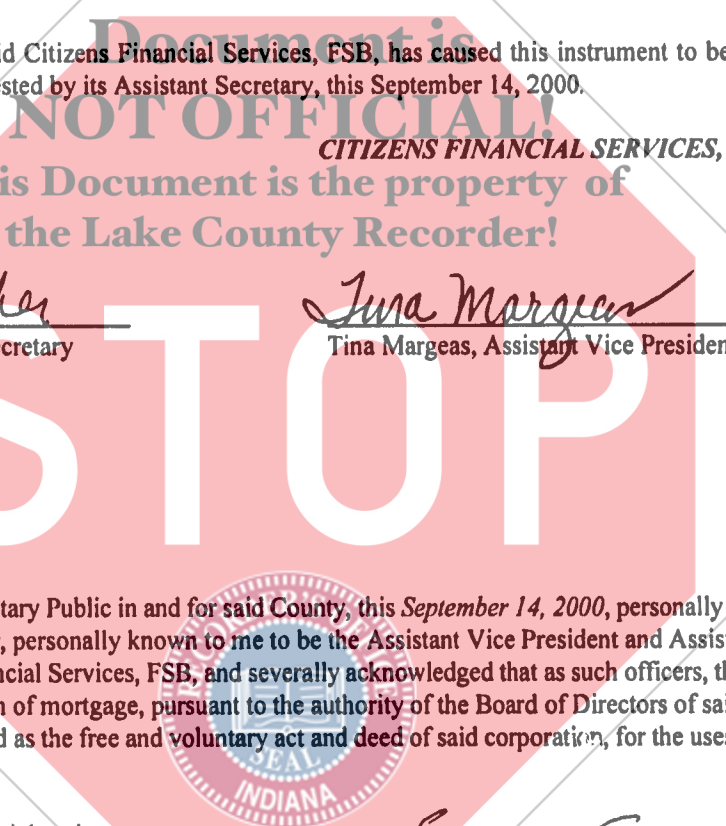
2000 SEP 29 AM 10:15

MORRIS W. CARTER
RECORDER

SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Joan E. Bednarz, 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 July 16, 1990, in the amount of \$25,000.00 and recorded as Document No. 112433 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 September 14, 2000.



CITIZENS FINANCIAL SERVICES, FSB

Attest:

Dawn Wurtzbacher
Dawn Wurtzbacher, Assistant Secretary

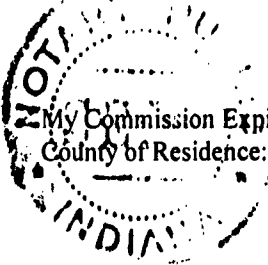
Tina Margeas
Tina Margeas, Assistant Vice President

State of Indiana)
) SS:
County of Lake)

Before me, the undersigned, a Notary Public in and for said County, this *September 14, 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
Elaine Segeleon, Notary Public



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

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HOLD FOR FIRST AMERICAN TITLE
F32505A

10.00
C.P.
PA