STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

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SATISFACTION OF MORTGAGEW. CARTER RECORDER

THIS CERTIFIES that a certain Mortgage executed by Vernon L. Richardson and Paula L. Richardson, husband and wife, 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 November 23, 1977, in the amount of \$42,600.00 and recorded as Document No. 441100 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 Vice President and attested by its Assistant Secretary, this October 10, 2000.

This Document is CITIZENS FINANCIAL SERVICES, FSB

Attest:

the Lake County Recorder!

Dawn Wurtzbacher, Assistant Secretary

Tina Margeas, Vice President

State of Indiana

SS:

County of Lake

Before me, the undersigned, a Notary Public in and for said County, this October 10, 2000, personally appeared Tina Margeas and Dawn Wurtzbacher, personally known to me to be the 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, Vice President Citizens Financial Services, FSB 5311 Hohman Ave., Hammond, IN 46320

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T.J.