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SATISFACTION OF MORTGAG

THIS CERTIFIES that a certain Mortgage executed by David Rubin, to CITIZENS FINANCIAL SERVICES, FSB, a corporation of the United States of America, on July 12, 2001, in the amount of \$53,000.00 and recorded as Document No. 2001 056149 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 December 27, 2001.

CITIZENS FINANCIAL SERVICES, FSB

Attest:

State of Indiana

SS:

Document is

County of Lake

This Document is the property of

Before me, the undersigned, a Notary Public in and for said County, this *December 27, 2001*, 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

Kari Ann Koepl, Notary Public

My Commission Expires: January 5, 2008

County of Residence: Lake

THIS INSTRUMENT PREPARED BY:

Tina Margeas, Vice President Citizens Financial Services, FSB 53 N Hohman Ave., Hammond, IN 46320

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