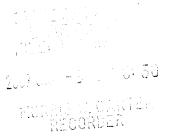
2002 002709



SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Katherine B. Smith and Wilma Kovacich, Joint Tenants with the right of Survivorship, to CITIZENS FINANCIAL SERVICES, FSB, formally known as Citizens Federal Savings and Loan Association, a corporation of the United States of America, on June 11, 1992, in the amount of \$20,000.00 and recorded as Document No. 92039010 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 4, 2001.

CITIZENS FINANCIAL SERVICES, FSB

Attest:

Jocument is

State of Indiana

County of Lake

This Document is the property of

the Lake County Recorder!

Before me, the undersigned, a Notary Public in and for said County, this December 4, 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

My Commission Expires: January 5, 2008

County of Residence: Lake

THIS INSTRUMENT PREPARED BY:

Tina Margeas, Vice President Citizens Financial Services, FSB

5311 Hohman Ave., Hammond, IN 46320

60007-2/93-ls kk

347048078

lations Title

140584