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MORRIS W. CARTER SATISFACTION OF MORTRAGEDRDER

THIS CERTIFIES that a certain Mortgage executed by Michael A. Kohn and Nancy J. Kohn, 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 December 12, 1992 in the amount of \$77,000.00 and recorded as Document No. 920081365 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 Asst. Vice President and attested by its Assistant Secretary, this December 28, 2001.

Secretary, this December 28, 2001.	CITIZENS FINANCIAL SERVICES, FSB
Attest: January Edinser	Ribard a Cole
body M. Edinger, Asst. Secretary	Richard A. Cole, Asst. Vice President
State of Indiana)) SS:	
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Before me, the undersigned, a Notary Public in and for said County, this December 28, 2001, personally appeared Jody M. Edinger and Richard A. Cole, personally known to me to be the Assistant Secretary and Assistant Vice President, respectively, of the Citizens Financial Services, FSB, and severally acknowledged that as such officers, they signed, Vattested 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 s	
My Commission Expires: 10/19/2006 County of Residence: ZaPorte	
THIS INSTRUMENT PREPARED BY:	
Jeffrey C. Stur, Senior Vice President	
Citizens Financial Services, FSB,	
5311 Hohman Avenue, Hammond, Indian	na 46320 60007-2/93LP
	JEAN ST

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HOLD FOR FIRST AMERICAN TITLE

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