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PEOPLES BANK SIB MORTGAGE LOAN PROJESSING 9 LA COLUMBIA AVE. MUNSTER, IN 46324/11

Stewar This Services of Northwest Indiana 8695 Broadway Merrillville, IN 46410

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SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Stephen J. Bardoczi and Jeanine Bardoczi, Husband and Wife, to CITIZENS FINANCIAL SERVICES, FSB, a corporation of the United States of America, on January 13, 1998, in the amount of \$162,750.00 and recorded as Document No. 98003617 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 20, 2001.

CITIZENS FINANCIAL SERVICES, FSB

Attest:

Dawn Wurtzbacher, Assistant Secretary

Margeas, Vice President

State of Indiana

NOT OFFICIAL!

Document is

County of Lake

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Before me, the undersigned, a Notary Public in and for said County, this *December 20, 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

Cari 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

5311 Hohman Ave., Hammond, IN 46320

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