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SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Elias A. Teran and Margaret Teran, Husband and Wife, to CITIZENS FINANCIAL SERVICES, FSB, of Hammond, Indiana, a corporation of the United States of America, on August 22, 1995, in the amount of \$12,000.00 and recorded as Document No. 95050510 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 Assistant Vice President and attested by its Assistant Secretary, this January 11, 2002.

CITIZENS FINANCIAL SERVICES, FSB

Attest:

Richard A. Cole

Richard A. Cole, Assistant Vice President

Tina Margeas

Tina Margeas, Vice President

State of Indiana }
 } SS:
County of Lake }

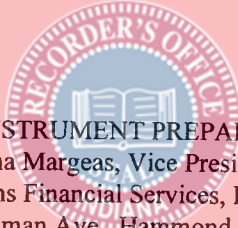
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Before me, the undersigned, a Notary Public in and for said County, this *January 11, 2002*, personally appeared Richard A. Cole and Tina Margeas, personally known to me to be the Assistant Vice President and Vice President, respectively, of the Citizens 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

Aimee J. Koerner
Aimee J. Koerner, Notary Public

My Commission Expires: August 6, 2007
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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Chicago Title Insurance Company

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