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CHI 2250049

SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Thomas S. Kudzia and Geralyn A. Kudzia, Husband and Wife, to CITIZENS FINANCIAL SERVICES, FSB, formerly known as Citizens Federal Savings and Loan Association, a corporation of the United States of America, on June 29, 1993, in the amount of \$128,000.00 and recorded as Document No. 93044770 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 January 11, 2002.

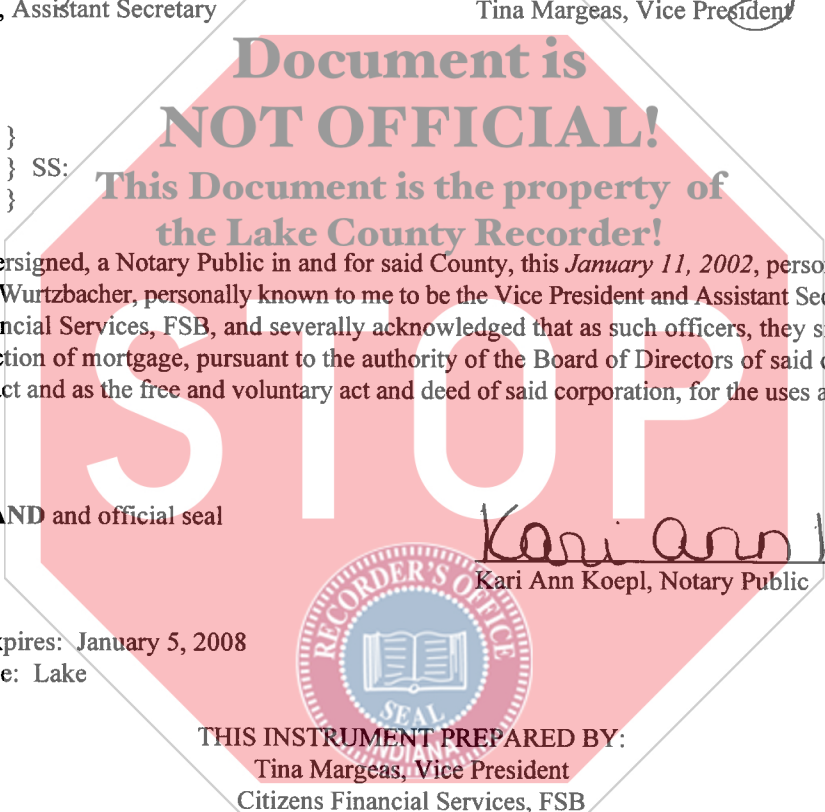
CITIZENS FINANCIAL SERVICES, FSB

Attest:

Dawn Wurtzbacher
Dawn Wurtzbacher, Assistant Secretary

Tina Margeas
Tina Margeas, Vice President

State of Indiana }
 } SS:
County of Lake }



Before me, the undersigned, a Notary Public in and for said County, this *January 11, 2002*, 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 Koepf
Kari Ann Koepf, Notary Public

My Commission Expires: January 5, 2008
County of Residence: Lake

THIS INSTRUMENT PREPARED BY:
Tina Margeas, Vice President
Citizens Financial Services, FSB

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5311 Hohman Ave., Hammond, IN 46320

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