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MORRIS W. CARTER, RECORDER

H/62002/207

SATISFACTION OF MORTGAGE

This certifies that the debt secured by the certain mortgage executed by _____

JOHN E. KRATKOCZKI AND KATHLEEN M. KRATKOCZKI, HUSBAND AND WIFE

to HFS Bank, F.S.B., Hobart, Indiana, on the 10th day of FEBRUARY, 1995, amounting to the sum of \$ 103,500.00, said mortgage being recorded in the Recorder's Office of LAKE

County in the State of Indiana in Mortgage Record No. _____ on Page _____ Document

No. 95008213 has been fully paid and satisfied and said Mortgage is hereby released:

LOT 22 IN BLOCK 2 IN 1ST ADDITION TO ORIGINAL TOWN OF HIGHLAND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 25 PAGE 69, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Witness our hands and the seal of the Corporation this 22nd day of MARCH, 2002

This Document is the property of HFS Bank, F.S.B., Hobart, Indiana the Lake County Recorder!

By: Karen L. Nagy Vice President & Secretary

By: Janet A. Gornick Vice President

STATE OF INDIANA COUNTY OF: Porter } SS: Acknowledgement

I, Florence Ellison, A Notary Public, in and for said County, in The State aforesaid, DO HEREBY CERTIFY, that Karen L. Nagy, personally known to me to be the Vice President and Secretary of HFS Bank, F.S.B., Hobart Indiana, a Corporation organized pursuant to the laws of the United States of America, and Janet A. Gornick, personally known to me to be the Vice President of said Corporation; are personally known to me to be the same persons whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Vice President and Secretary they signed and delivered the said instruments as Karen L. Nagy, Vice President and Secretary, and Janet A. Gornick, Vice President of said corporation, and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority, given by 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. Given under my hand and Notarial seal this 22nd day of MARCH, 2002

Florence Ellison Notary Public Florence Ellison

My commission expires: March 26, 2009

Resident of Lake County

This Instrument Prepared by: Florence Ellison

10.00 CT