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SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by John M. Pokrywczynski and Ann M. Pokrywczynski, Husband and Wife, to CITIZENS FINANCIAL SERVICES, FSB, a corporation of the United States of America, on December 3, 1999, in the amount of \$176,700.00 and recorded as Document No. 99101789 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 April 11, 2002.

CITIZENS FINANCIAL SERVICES, FSB

Attest:

Jody Edinger

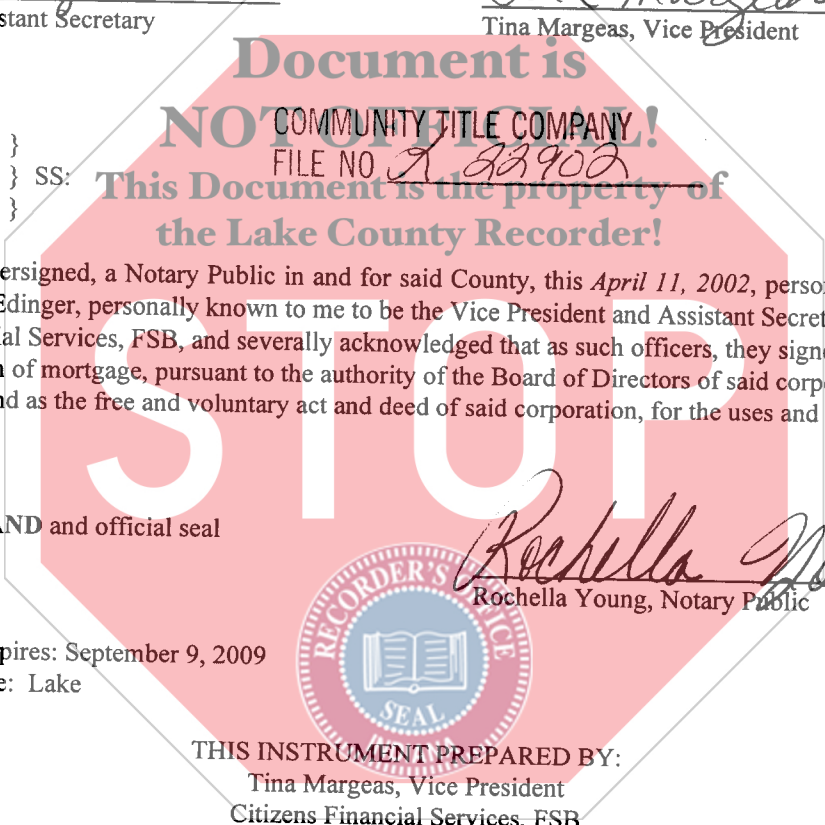
Jody Edinger, Assistant Secretary

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 *April 11, 2002*, personally appeared Tina Margeas and Jody Edinger, 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

Rochella Young

Rochella Young, Notary Public

My Commission Expires: September 9, 2009
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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Jr

am 10/2/02 B