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MORRIS W. CARTER SATISFACTION OF MORTGAGE CORDER

THIS CERTIFIES that a certain Mortgage executed by Shirley A. Winters, to CITIZENS FINANCIAL SERVICES, FSB, a corporation of the United States of America, on March 18, 1998, in the amount of \$20,000.00 and recorded as Document No. 98020691 in the Recorder's Office of Lake County, Indiana, has been fully paid and satisfied and the

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 18, 2002.

CITIZENS FINANCIAL SERVICES, FSB

Attest:

Document is

State of Indiana

TOFFICIAL!

County of Lake

This Document is the property of the Lake County Recorder!

Before me, the undersigned, a Notary Public in and for said County, this April 18, 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

WITNESS MY HAND and official seal

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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CTIC Has made an accomodation recording of the Instrument. We Have made no examination of the instrument or the land affected.