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MORRIS W. CARTER  
RECORDER

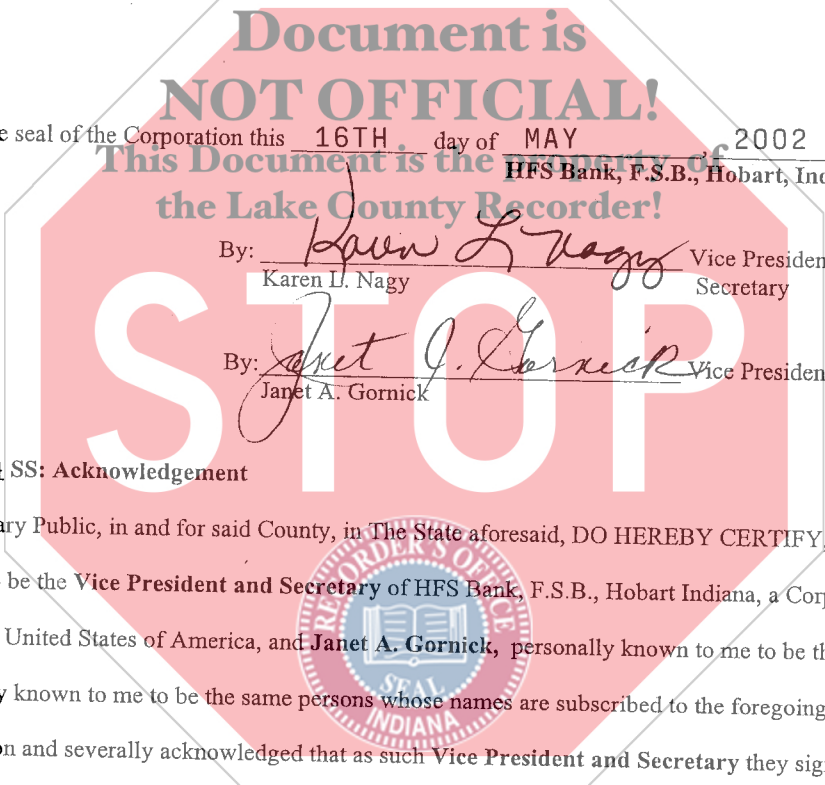
**SATISFACTION OF MORTGAGE**

This certifies that the debt secured by the certain mortgage executed by JOHNNY RAMOS

to HFS Bank, F.S.B., Hobart, Indiana, on the 9TH day of APRIL, 1998, amounting to the sum of \$ 57,000.00, 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. 98028443 has been fully paid and satisfied and said Mortgage is hereby released:  
LOT 23, BLOCK 3, CHICAGO ROAD SUBDIVISION, IN THE CITY OF HOBART, AS SHOWN IN PLAT BOOK 18, PAGE 18, LAKE COUNTY, INDIANA.



Witness our hands and the seal of the Corporation this 16TH day of MAY, 2002  
HFS Bank, F.S.B., Hobart, Indiana

By: Karen L. Nagy Vice President & Secretary  
Karen L. Nagy

By: Janet A. Gornick Vice President  
Janet A. Gornick

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 16TH day of MAY, 2002

Florence Ellison  
Notary Public Florence Ellison

My commission expires: March 26, 2009

Resident of Lake County

This Instrument Prepared by: Florence Ellison

HFS  
5200 Central Ave  
Portage, In. 46368

10.00  
PR

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