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SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Mary Ann Zubeck, to CITIZENS FINANCIAL SERVICES, FSB, a corporation of the United States of America, on November 18, 1998, in the amount of \$21,020.00 and recorded as Document No. 98099826 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 Vice President, this May 15, 2002.

CITIZENS FINANCIAL SERVICES, FSB

Attest:

Dawn Wurtzbacher, Assistant Vice President

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State of Indiana

County of Lake

SS: This Document is the property of the Lake County Recorder!

Before me, the undersigned, a Notary Public in and for said County, this May 15, 2002, personally appeared Tina Margeas and Dawn Wurtzbacher, personally known to me to be the Vice President and Assistant Vice President 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 Koepl, Notary Public

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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