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MONNIS J. CARTER
RECORDER

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SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Particia J. Markham, to CITIZENS FINANCIAL SERVICES, FSB, a corporation of the United States of America, on September 23, 1999, in the amount of \$40,000.00 and recorded as Document No. 99080681 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 Assistant Vice President and attested by its Assistant Secretary, this May 29, 2002.

CITIZENS FINANCIAL SERVICES, FSB

Attest:

Jody Edinger
Jody Edinger, Assistant Secretary

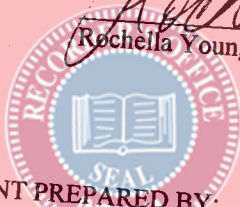
Dawn Wurtzbacher
Dawn Wurtzbacher, Assistant Vice President

State of Indiana }
 } SS:
County of Lake }

Before me, the undersigned, a Notary Public in and for said County, this May 29, 2002, personally appeared Dawn Wurtzbacher and Jody Edinger, personally known to me to be the Assistant 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

My Commission Expires: September 9, 2009
County of Residence: Lake



Rachella Young
Rachella Young, Notary Public

THIS INSTRUMENT PREPARED BY:
Dawn Wurtzbacher, Assistant Vice President
Citizens Financial Services, FSB
5311 Hohman Ave., Hammond, IN 46320

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A. F.
C. T.