STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2002 NOV 19 AM 9: 37

MORRIS W. CARTER RECORDER

2002 105667 H626026655

SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Peggy J. Skaggs, to CITIZENS FINANCIAL SERVICES, FSB, a corporation of the United States of America, on November 11, 1999, in the amount of \$109,000.00 and recorded as Document No. 99093814 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 November 4, 2002.

Attest:

This Document is the property of the Lake County Recorder!

Dawn Wurtzbacher, Assistant Vice President

State of Indiana

State of Indiana

State of Lake

State of Lake

Before me, the undersigned, a Notary Public in and for said County, this *November 4, 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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