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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

2002 110219

2002 DEC -2 PM 12:45

MORRIS W. CARTER  
RECORDER

**THIS CERTIFIES** that a certain Mortgage executed by Patrick J. Dwan and Mary Ann Dwan, Husband and Wife, to CITIZENS FINANCIAL SERVICES, FSB, a corporation of the United States of America, on April 9, 1998, in the amount of \$319,800.00 and recorded as Document No. 98027151 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.

**NOT OFFICIAL** CITIZENS FINANCIAL SERVICES, FSB

Attest:

This Document is the property of  
the Lake County Recorder!

Dawn Wurtzbacher  
Dawn Wurtzbacher, Assistant Vice President

Tina Margeas  
Tina Margeas, Vice President

State of Indiana }  
                          }  
County of Lake    }

SS:

COMMUNITY TITLE COMPANY  
FILE NO L23855

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  
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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CM