

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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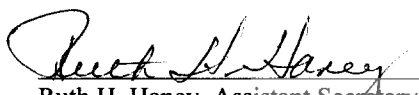
SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Kenneth L. Hay and Barbara J. Hay, Husband and Wife, to CITIZENS FINANCIAL SERVICES, FSB, a corporation of the United States of America, on August 20, 1999, in the amount of \$860,700.00 and recorded as Document No. 99070413 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 July 16, 2003.

CITIZENS FINANCIAL SERVICES, FSB

Attest:


Ruth H. Haney, Assistant Secretary


Dawn Wurtzbacher, Assistant Vice President

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 *July 16, 2003*, personally appeared Dawn Wurtzbacher and Ruth H. Haney 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


Kari Ann Koepl, Notary Public

My Commission Expires: January 5, 2008
County of Residence: Lake



THIS INSTRUMENT PREPARED BY:
Jeffrey C. Stur, Senior Vice President
Citizens Financial Services, FSB
5311 Hohman Ave., Hammond, IN 46320

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