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SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Fredrick L. Merkerson, Jr., to CITIZENS FINANCIAL SERVICES, FSB, formerly known as Citizens Federal Savings and Loan Association,, a corporation of the United States of America, on November 3, 1998, in the amount of \$25,200.00 and recorded as Document No. 93074161 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

CHICAGO TITLE INSURANCE COMPANY Attest: Rihard a cele State of Indiana **Document** is SS: County of Lake

Before me, the undersigned, a Notary Public in and for said County, this July 16, 2003, personally appeared Jody M. Edinger and Richard A. Cole, personally known to me to be the Assistant Secretary and Assistrant 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

WITNESS MY HAND and official seal

My Commission Expires: 11-11-10 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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