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SATISFACTION OF MORTGAGE

Mortgage Loan No. 20568

This CERTIFIES that a certain mortgage executed by Stephen E. Kovach and Cathleen A. Kovach, to BANK CALUMET, National Association, Hammond, Indiana dated the 12th day of September, 2002 in the amount of \$135,000.00 and recorded as Document No. 2003-004822, in the Recorder's Office of Lake County, State of Indiana, has been paid and satisfied and the same is hereby released.

Lot 142 in Homestead Acres 7th Addition to the Town of St. John, as per plat thereof, recorded in Plat Book 49 page 126, in the Office of the Recorder of Lake County, Indiana.

9995 Northcote Court, St. John, Indiana Ment a/k/a

IN WITNESS WHEREOF, the said BANK CALUMET, a National Association has caused this instrument to be signed by its Vice President and Loan Administration Manager, and its corporate seal to be hereunto affixed and attested by its Loan Administration Officer, this 8th day of September, 2003.

ATTEST:

BANK CALUMET, National Association

Gail M. Azzarello

Loan Administration Officer

STATE OF INDIANA, LAKE COUNTY, ss:

Bernadette M Ziol Vice President &

Loan Administration Manager

Before me, the undersigned, a Notary Public in and for said State and County, this 8th day of September, 2003 personally appeared Bernadette M. Ziol, Vice President and Loan Administration Manager, and Gail M. Azzarello, Loan Administration Officer, of Bank Calumet, National Association, Hammond, Indiana, known to me to be such, and acknowledged that as such officers, they signed and delivered the annexed satisfaction of mortgage, and caused the corporate seal of said Bank to be affixed thereto, pursuant to the authority of the Board of Directors of said Bank, as their free and voluntary act and deed, and as the free and voluntary act and deed of said bank, for the uses and purposes therein set

My Commission expires: 09/15/06

WITNESS MY HAND and official seal

This instrument Prepared By: Bernadette M. Ziol, Vice President & Loan Administration Manager

Please return to:

Bank Calumet Attention: Allison

5231 Hohman Avenue

Hammond, Indiana 46320

Lake County