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MORRIS This certifies that the debt secured by the certain mortgage executed by Davidpa (Winter and Cynthia J. Winter and HFS Bank, FSB, 555 E. Third St., PO Box 487, Hobart, In 46342-0487 on the 4th day of November 2002, amounting to the sum of \$38,000.00 said mortgage being recorded in the Recorder's Office of Lake County in the State of Indiana in Mortgage Book No. page Document No. 2002 104789 has been paid and satisfied and said Mortgage is hereby released:

Lot 21, Block 1, Beverly Shores, in the City of Hobart, as shown in Plat Book 22 page 43, in Lake County, Indiana.

Witness our han0ds and the seal of the Corporation this 14th dayof May 2004. Hobart, Indiana

Vice President

the Lake County Recorder STATE OF INDIANA

SS: Acknowledgement **COUNTY OF Lake**

I, Barbara Silingas, a Notary Public, in and for said County, in the State aforesaid, DO HEREBY CERTIFY that Richard C. Sauerman personally known to me to be the Vice President of HFS Bank, F.S.B., Hobart, Indiana, a corporation organized pursuant to the laws of the United States of America, and Laura Niedbala personally known to me to be the Vice President of said Corporation, are personally known to me to be the same persons, whose names are subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that as such Vice President they signed and delivered the said instrument as Richard C. Sauerman, Vice President, and Laura Niedbala, Vice President of said corporation, and caused the corporate seal of said corporation to be affixed thereto, pursuant to authority, given by 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,

Given under my hand and Notarial seal this 14th day of May A.D. 2004.

Notary Public, Barbara Silingas

My commission expires: 02/06/08

for the uses and purposes therein set forth.

Resident of Lake County

This instrument prepared by: Barbara Silingas

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PANKERS TITLE