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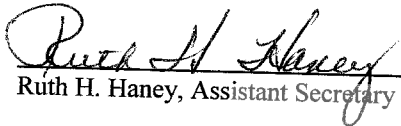
**SATISFACTION OF MORTGAGE AND ASSIGNMENT OF RENTS**  
RECORDED


**THIS CERTIFIES** that a certain Mortgage and Assignment of Rents executed by Steven M. Ruzich and Kristina Ruzich, husband and wife to CITIZENS FINANCIAL SERVICES, FSB, a corporation of the United States of America, on November 15, 2001, in the amount of \$485,000.00 and recorded on November 20, 2001 as Document No. 2001 094399 and 2001 094400 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 December 29, 2004.

**CITIZENS FINANCIAL SERVICES, FSB**

Attest:

  
Ruth H. Haney, Assistant Secretary


  
David O. Loo, Assistant Vice President

State of Indiana }  
                          } SS:  
County of Lake    }

**Document is NOT OFFICIAL!**  
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Before me, the undersigned, a Notary Public in and for said County, this *December 29, 2004*, personally appeared and David O. Loo 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 and Assignment of Rents, 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

  
Patricia A. Smolinski, Notary Public

My Commission Expires: 11/26/08  
County of Residence: Lake



5085019  
747-749 118<sup>th</sup> St.  
Whiting, IN

**THIS INSTRUMENT PREPARED BY:**  
Citizens Financial Services, FSB  
1100 Joliet St, Ste 102, Dyer, IN 46311

60007-2/93-cl jj

**TICOR TITLE INSURANCE**  
2050-45TH AVE.  
HIGHLAND, IN 46322

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