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MICHAEL A. HEDWIG  
RECORDER

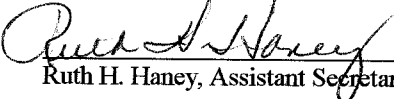
**SATISFACTION OF MORTGAGE**


**THIS CERTIFIES** that a certain Mortgage executed by Marlon J. Veldkamp and Marlene J. Veldkamp, to CITIZENS FINANCIAL SERVICES, FSB, a corporation of the United States of America, on February 22, 2002 in the amount of \$180,000.00 and recorded as Document No. 2002 022958 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 January 18, 2005.

**CITIZENS FINANCIAL SERVICES, FSB**

Attest:

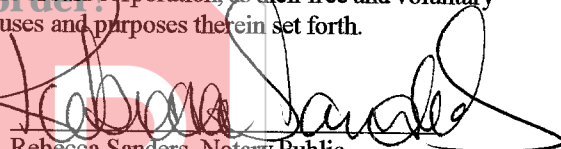
  
Ruth H. Haney, Assistant Secretary

  
Richard A. Cole, Assistant Vice President

State of Indiana }  
                          } SS:  
County of Lake }

Before me, the undersigned, a Notary Public in and for said County, this *January 18, 2005*, personally appeared Richard A. Cole 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 18th Day of January, 2005:

  
Rebecca Sanders, Notary Public

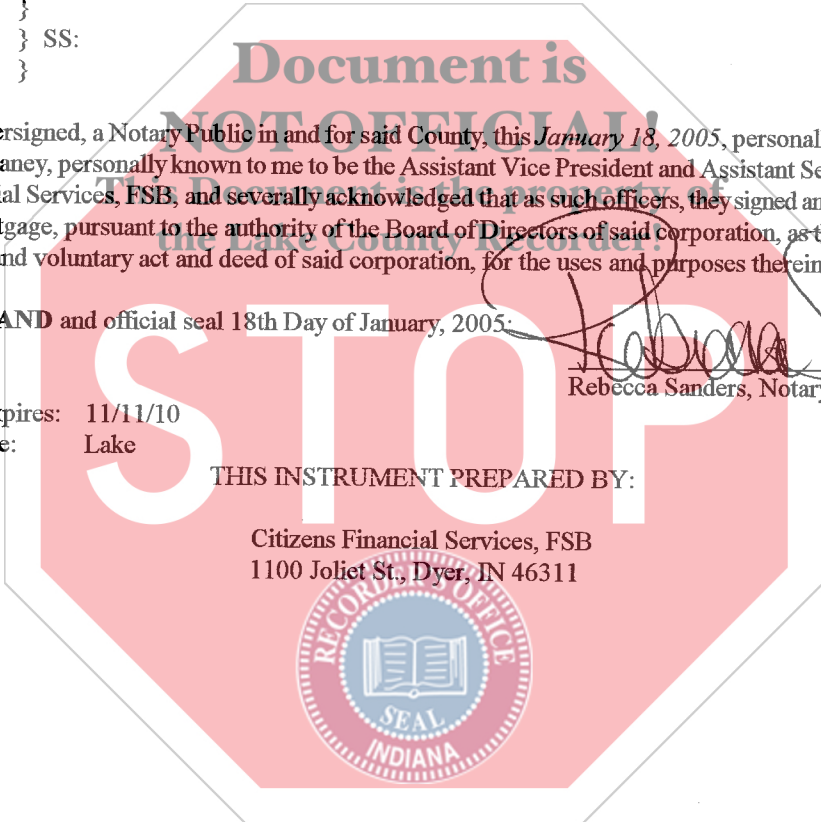
My Commission Expires: 11/11/10  
County of Residence: Lake

THIS INSTRUMENT PREPARED BY:

Citizens Financial Services, FSB  
1100 Joliet St., Dyer, IN 46311

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