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MICHAEL A. EFORM RECORDER

SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Michael K. Kapitan and Mary E. Kapitan, Husband and Wife, to CITIZENS FINANCIAL SERVICES, FSB, a corporation of the United States of America, on September 27, 2002 in the amount of \$235,032.00 and recorded in Mortgage Record Book, as Document No. 2002 089693 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

Eankors Title # 320042778 Attest: Paul G. Starkey, Assistant Secretar 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 Dawn Wurtzbacher and Paul G. Starkey, personally known to me to be the Assistant Vice President and Assistant Secretary, respectively, of 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: November 11, 2010 County of Residence: Lake

Susan A. Deak, Notary Public

THIS INSTRUMENT PREPARED BY: Citizens Financial Services, FSB

5311 Hohman Ave., Hammond, IN 46320

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Or 10%