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SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Joan M. Pavlacka, to CITIZENS FINANCIAL SERVICES, FSB, of Hammond, Indiana, a corporation of the United States of America, on April 1, 2004, in the amount of \$7,000.00 and recorded as Document No. 2004 036497 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 Assistant Secretary, this March 8, 2005.

| | CITIZENS FINANCIAL SERVICES, FSB |
|--------------------------------------|--|
| Attest: | |
| - aul Harkey | Slawn Wristbacker |
| Paul G. Starkey, Assistant Secretary | Dawn Wurtzbacher, Assistant Vice President |
| Document is | |
| State of Indiana } SS: NOT OF | 'FICIAL! |

This Document is the property of Before me, the undersigned, a Notary Public in and for said County, this March 8, 2005, personally appeared Paul G. Starkey and Dawn Wurtzbacher personally known to me to be Assistant Secretary and Assistant Vice President, respectfully, 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 therein set forth.

WITNESS MY HAND and official seal

Susan A. Deak, Notary Public

My Commission Expires: 11-11-10

County of Residence: Lake

County of Lake

THIS INSTRUMENT PREPARED BY: Citizens Financial Services, FSB 5311 Hohman Ave., Hammond, IN 46320

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