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SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Louis T. Rivas to CITIZENS FINANCIAL SERVICES, FSB, a corporation of the United States of America, on December 6, 2002 in the amount of \$32,000.00 and recorded as Document No. 2003 003979 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 Vice President, this July 29, 2005.

CITIZENS FINANCIAL SERVICES, FSB

Attest:

Kathleen Wilson

Kathleen Wilson, Assistant Vice President

Dawn Wurtzbacher

Dawn Wurtzbacher, Assistant Vice President

State of Indiana }
 } SS:
County of Lake }

Before me, the undersigned, a Notary Public in and for said County, this *July 29, 2005*, personally appeared Dawn Wurtzbacher and Kathleen Wilson, personally known to me to be the Assistant Vice President and Assistant Vice President, 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 therein set forth.

WITNESS MY HAND and official seal

Rebecca Sanders
Rebecca Sanders, Notary Public

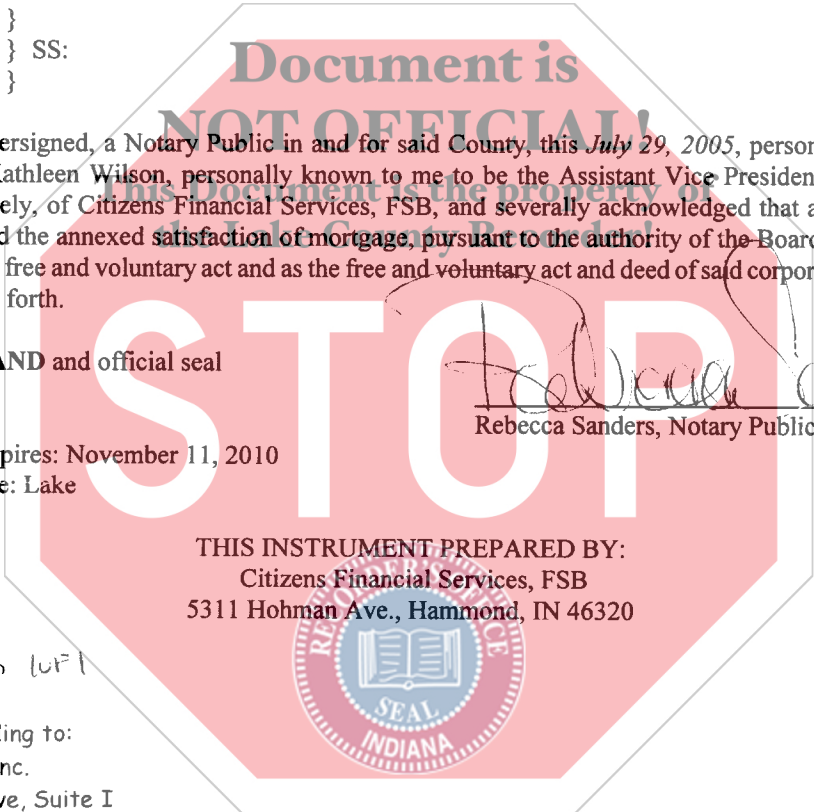
My Commission Expires: November 11, 2010
County of Residence: Lake

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

60007-2/93-ls bs

160030719
2005051033 WFT

Please return recording to:
Archer Land Title, Inc.
5265 Commerce Drive, Suite I
Crown Point, IN 46307



\$12
CK# 13045
CAM

EXHIBIT A

LEGAL DESCRIPTION

Parcel 08-15-0497-0011

A certain tract or parcel of land in Lake County, in the State of Indiana, described as follows:

Lot 39 in Crescent Lake Unit 2 an Addition to the Town of Merrillville, as per plat thereof, recorded in Plat Book 51 page 77, in the Office of the Recorder of Lake County, Indiana

