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STATE OF INDIAM.

LAKE COUNTY

FILED FOR RECORD

2006 019168

2006 MAR -8 AM 9: 49

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MICHAEL A. BROWN

SATISFACTION OF MORTGAGE RUER

THIS CERTIFIES that a certain Mortgage executed by David H. Ryband and Mardee J. Ryband, husband and wife, to CITIZENS FINANCIAL BANK, formerly known as CITIZENS FINANCIAL SERVICES, FSB, of Hammond, Indiana, a corporation of the United States of America, on December 29, 1997, in the amount of \$188,000.00 and recorded as Document No. 98021015 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 Bank, has caused this instrument to be signed by its Assistant Vice President and attested by Assistant Secretary, this February 21, 2006.

CITIZENS FINANCIAL BANK

Attest:

Paul Starkey, Assistant Secretar

Kathleen Wilson, Assistant Vice President

Document is

State of Indiana

SS: /

NOT OFFICIAL!

County of Lake

This Document is the property of

Before me, the undersigned, a Notary Public in and for said County, this February 21, 2006, personally appeared Kathleen Wilson and Paul Starkey personally known to me as Assistant Vice President and Assistant Secretary, respectively, of Citizens Financial Bank, 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

Rosemary White Notary Public

My Commission Expires: 05-18-2011

County of Residence: Lake

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

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Prescribed by the State Board of Accounts (2005)

DECLARATION

This form is to be signed by the preparer of a document and recorded with each document in accordance with IC 36-2-7.5-5(a).

- I, the undersigned preparer of the attached document, in accordance with IC 36-2-7.5, do hereby affirm under the penalties of perjury:
 - 1. I have reviewed the attached document for the purpose of identifying and, to the extent permitted by law, redacting all Social Security numbers;
 - 2. I have redacted, to the extent permitted by law, each Social Security number in the attached document.

Document is

I, the undersigned, affirm under the penalties of perjury, that the foregoing declarations are true.

Signature of Declarant

Jana Rettig

Assistant Vice President--Loan Operations Officer Citizens Financial Bank

Printed Name of Declarant

