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MICHAEL A. BROWN
RECORDER

SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by William L. Cherbak to CITIZENS FINANCIAL SERVICES, FSB, a corporation of the United States of America, on September 14, 2005 in the amount of \$50,000.00 and recorded as Document No. 2005 086953 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 March 22, 2006.

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 *March 22, 2006*, 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

Rosemary White

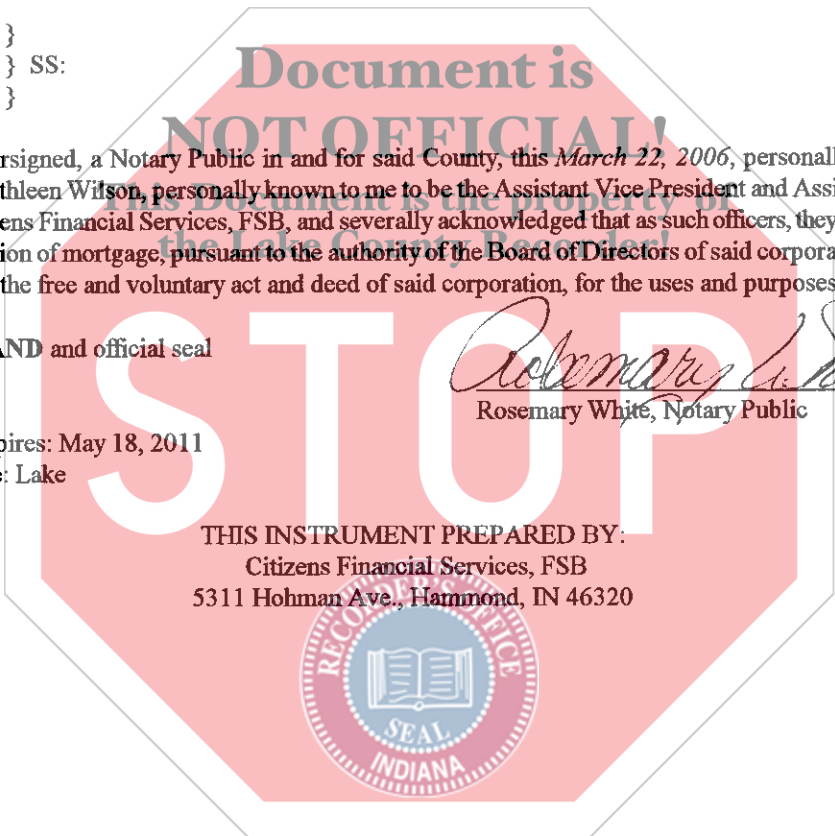
Rosemary White, Notary Public

My Commission Expires: May 18, 2011
County of Residence: Lake

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

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