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MICHAEL J. BROWN
RECORDER

SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Joseph R Kratz and Joan E Kratz Husband and Wife to Citizens Financial Bank, formerly known as Citizens Financial Services, FSB, a corporation of the United States of America, on April 9, 2003 in the amount of \$10,000.00 and recorded as Document No. 2003 041941 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 its Assistant Vice President, this October 2, 2006.

CITIZENS FINANCIAL BANK

Attest:

Jana Rettig
Jana Rettig, 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 *October 2, 2006*, personally appeared Dawn Wurtzbacher and Jana Rettig, personally known to me to be the Assistant Vice President and Assistant Vice President, 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

Rebecca Sanders
Rebecca Sanders, Notary Public



I affirm, under penalties of perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.

Rebecca Sanders
Rebecca Sanders

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

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Rev. 5/06

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