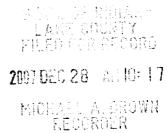
2007 101218



CITIZENS FINANCIAL BANK

Satisfaction of Real Estate Retention Agreement

THIS CERTIFIES that a certain Real Estate Retention Agreement Home Savings Program Grant Award (Agreement) executed by Minnie Yoldash, to CITIZENS FINANCIAL SERVICES, FSB now known as Citizens Financial Bank on December 19, 2002 and recorded on June 20, 2005 as Document No. 2005 050488 in the Recorder's Office of Lake County, Indiana, has been fully paid and satisfied and the same is hereby released.

WHEREAS, the said Agreement affects the following described real estate:

LOT 5, IN BLOOMBERG'S SECOND ADDITION TO THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 29, PAGE 20, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Property Address: 7108 California Ave., Hammond, IN

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 December 18, 2007.

Attest Dawn Wurtzbacher, Assistant Vice President Kathleen Wilson, Assistant Vice President ocument is the property the Lake County Recorder! State of Indiana) SS: County of Lake Before me, the undersigned, a Notary Public in and for said County, this December 18, 2007, personally appeared Dawn Wurtzbacher and Kathleen Wilson, personally known to me to be Assistant Vice Presidents of Citizens Financial Bank and severally acknowledged that as such officers, they signed, attested and delivered the annexed satisfaction of Agreement, 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 ROSEMARY WHITE NOTARY Lake County SEAL My Commission Expires May 18, 2011. 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.

Adam M. Guevara

THIS INSTRUMENT PREPARED BY:

Adam M. Guevara Citizens Financial Bank 5311 Hohman Ave Hammond, IN 46320