

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2009 065573

2009 SEP 28 AM 8:45

MICHAEL A. BROWN
RECORDER

Satisfaction of Mortgage

THIS CERTIFIES that a certain Real Estate Retention Agreement Affordable Housing Program Grant Award (Homeownership) executed by Shirley Ann Oros, to Citizens Financial Bank, formerly known as Citizens Financial Services, FSB (FHLBI's member institution) a corporation of the United States of America on October 2, 2003 in the amount of \$5,000.00 and recorded as Document No. 2003 107131 in the Recorder's Office of Lake County, Indiana, has been fully forgiven 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 Presidents this September 23, 2009.

CITIZENS FINANCIAL BANK

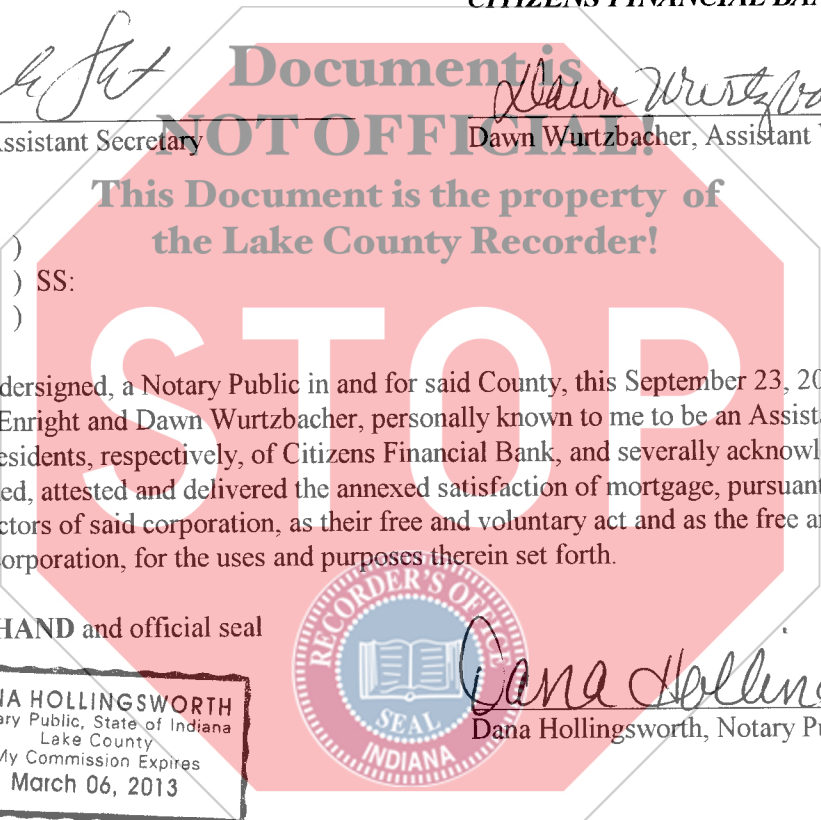
Attest:

Angela Enright

Angela Enright, Assistant Secretary

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 September 23, 2009, personally appeared Angela Enright and Dawn Wurtzbacher, personally known to me to be an Assistant Secretary and Assistant Vice Presidents, respectively, of Citizens Financial Bank, and severally acknowledged that as such officers, they signed, attested 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



Dana Hollingsworth
Dana Hollingsworth, Notary Public

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

AHP 01 Hammond Facade



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