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MICHAEL B. SKOWN  
RECORDER

**SATISFACTION OF MORTGAGE**

**THIS CERTIFIES** that a certain Mortgage executed by Jason J. Zarkovich and Christine M. Zarkovich to Citizens Financial Bank, formerly known as Citizens Financial Services, FSB, a corporation of the United States of America, on April 1, 2002 in the amount of \$20,000.00 and recorded as Document No. 2002-040110, and Subordination Agreement recorded July 1, 2005 as Instrument No. 2005-054476 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 Secretary(s), this February 12, 2013.

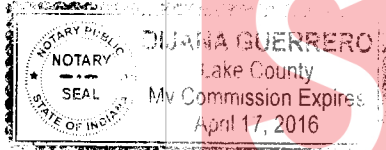
  
Patricia Smolinski, Assistant Secretary

*CITIZENS FINANCIAL BANK*  
  
Donna Kosinski, Assistant Secretary

State of Indiana }  
                          } SS:  
County of Lake    }



Before me, the undersigned, a Notary Public in and for said County, this *February 12, 2013*, personally appeared Patricia Smolinski and Donna Kosinski, personally known to me to be the Assistant Secretary 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



  
Dijana Guerrero, 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.

  
  
Dijana Guerrero

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

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