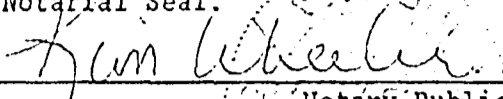


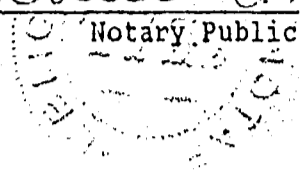
STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, on this 25th day of November, 1987 personally appeared Marian L. Owens, and acknowledges execution of the foregoing instrument.

IN WITNESS WHEREOF, I have affixed my hand and Notarial Seal.



Kim Wheeler Notary Public



My Commission Expires: 11-4-88
County of Residence: Porter

THIS INSTRUMENT PREPARED BY: Jeffrey C. Stur, Vice President
Citizens Federal Savings and Loan
Association of Hammond, Indiana