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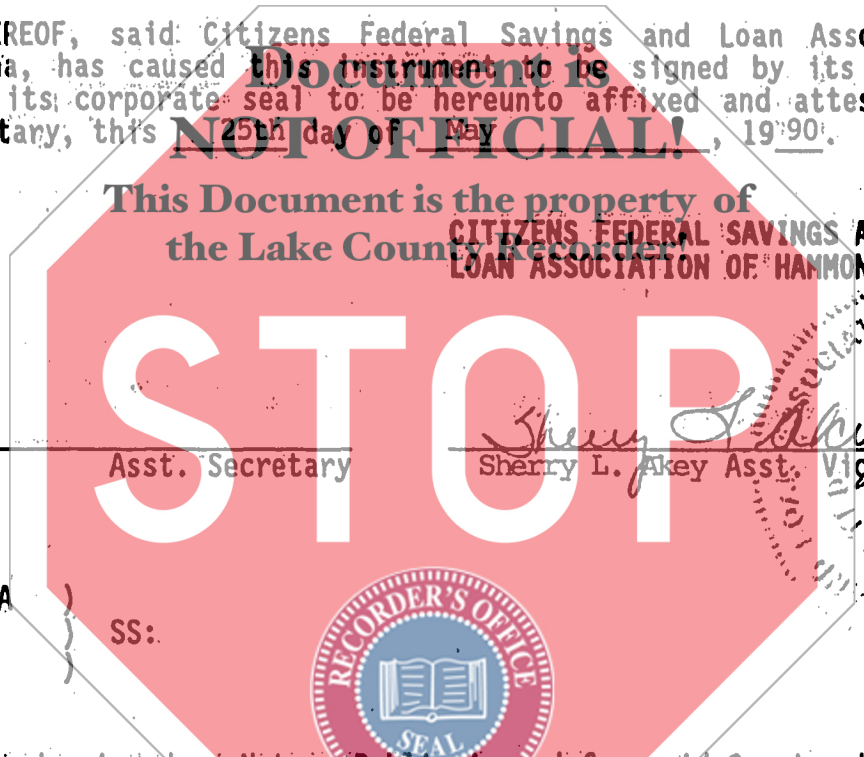
TICOR TITLE INSURANCE
Highland, Indiana

SATISFACTION OF MORTGAGE

THIS CERTIFIES, that a certain Mortgage executed by Gerald J. Skonieczny and Linda E. Shepherd
to CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION of Hammond, Indiana, a corpora-
tion of the United States of America, on 23rd day of June 19 80
in the amount of \$ 24,000.00 and recorded in Mortgage Record No./Plat Book
page _____ as Document No. 588822 in the Recorder's Office of Lake
County, State of Indiana, has been fully paid and satisfied and the same is
hereby released. Whereas, said mortgage affects the following described real
estate:

Lots 19, 20 and 21, Block 13, Manufacturer's Addition, in the City of Hammond,
as shown in Plat Book 2, page 23, in Lake County, Indiana.

IN WITNESS WHEREOF, said Citizens Federal Savings and Loan Association of
Hammond, Indiana, has caused this instrument to be signed by its Asst. Vice
President, and its corporate seal to be hereunto affixed and attested by its
Assistant Secretary, this 25th day of May, 1990.



Attest:

JoAnne Pickett
JoAnne Pickett

Asst. Secretary

Sherry L. Akey
Sherry L. Akey Asst. Vice President

STATE OF INDIANA

COUNTY OF Lake

SS:

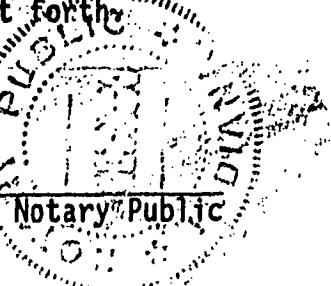


Before me, the undersigned, a Notary Public in and for said County, this 25th
day of May, 1990, personally appeared Sherry L. Akey
and JoAnne Pickett personally known to me to be

the Assistant Vice President and Assistant Secretary respectively, of the
CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION of Hammond, Indiana, and severally
acknowledged that as such officers, they signed and delivered the annexed satis-
faction of mortgage, and caused the corporate seal of said corporation to be
affixed thereon, 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

Arlana Voss
Arlana Voss



My Commission Expires 10-03-93

County of Residence Lake

THIS INSTRUMENT PREPARED BY: Sherry L. Akey Asst. Vice President
Citizens Federal Savings & Loan Assn.
707 Ridge Road
Munster, IN 46321

5.00