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SATISFACTION OF MORTGAGE

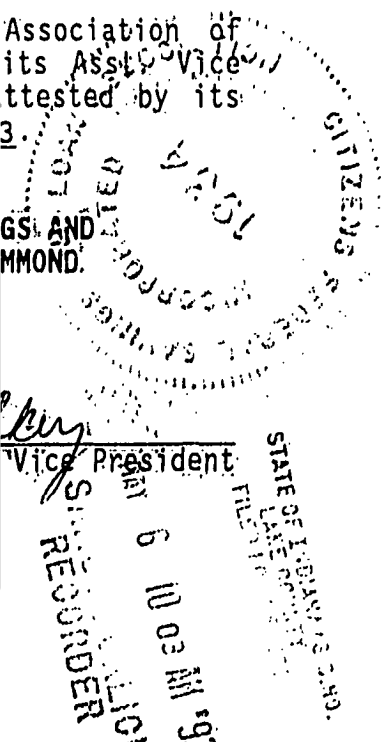
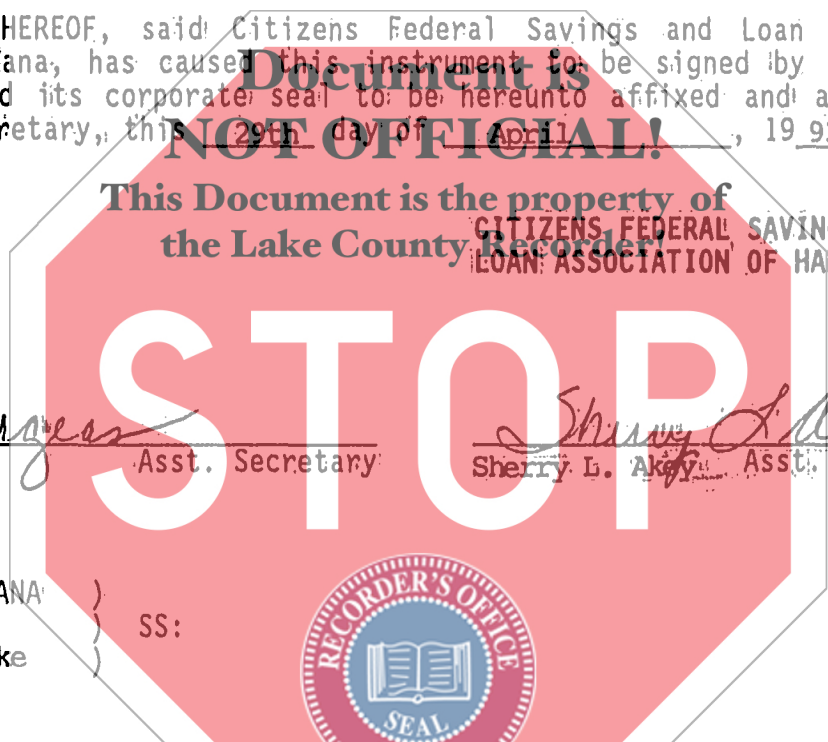
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Chicago Title Insurance Company

THIS CERTIFIES, that a certain Mortgage executed by Oscar Ramirez and Evelyn M. Ramirez, Husband and Wife to CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION of Hammond, Indiana, a corporation of the United States of America, on 28th day of April 1997 in the amount of \$ 24,000.00 and recorded in Mortgage Record No./Plat Book page as Document No. 405193 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 31 and 32 in Block 2 in F.B. Hall's Subdivision, in the City of Hammond, as per plat thereof recorded in Plat Book 3, page 17, in the Office of the Recorder of 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 29th day of April, 1993.



Attest:

Tina Margeas
Tina Margeas: 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 29th day of April, 1993, personally appeared Sherry L. Akey and Tina Margeas 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 satisfaction 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: Notary Public

My Commission Expires 10-3-93

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

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GT