

"LENDER-UNDERSIGNED"

Name Citizens Federal Savings and Loan Assoc.
By: *Sherry L. Akey*
 Sherry L. Akey
Title: Asst. Vice President

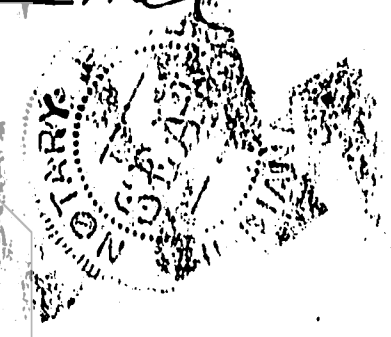
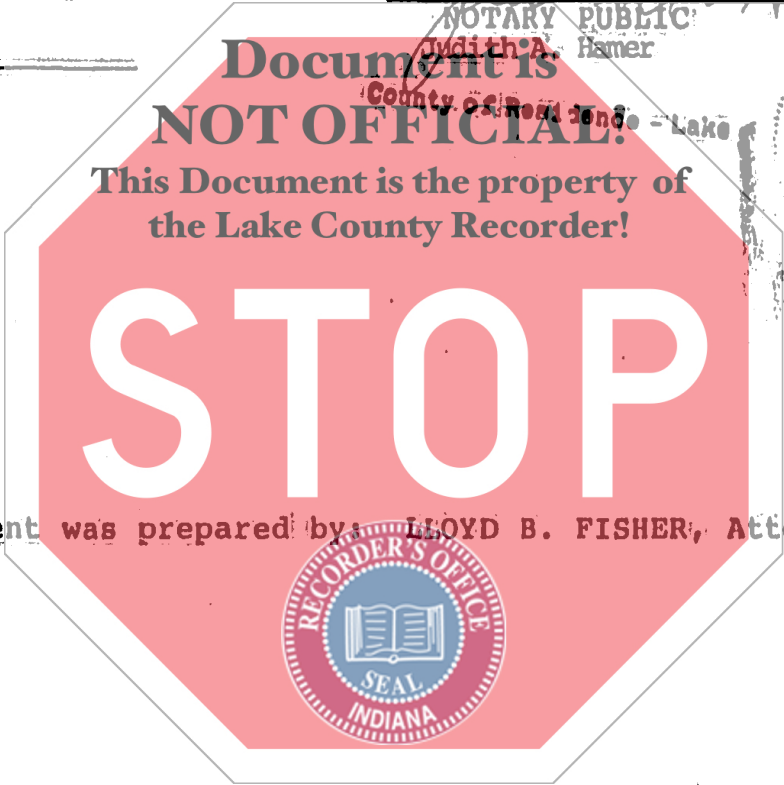
STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

Before me, a Notary Public, in and for said County and State
this 2nd day of July, 1993, did personally appear
Sherry L. Akey, Asst. V.P. of Citizens Federal and acknowledge
the above annexed document to be his/her free and voluntary act.
 Savings and Loan Assoc.

My Commission Expires:

10/31/94

Judith A. Hamer
NOTARY PUBLIC
Judith A. Hamer
County of Indiana - Lake



This instrument was prepared by: LLOYD B. FISHER, Attorney at Law