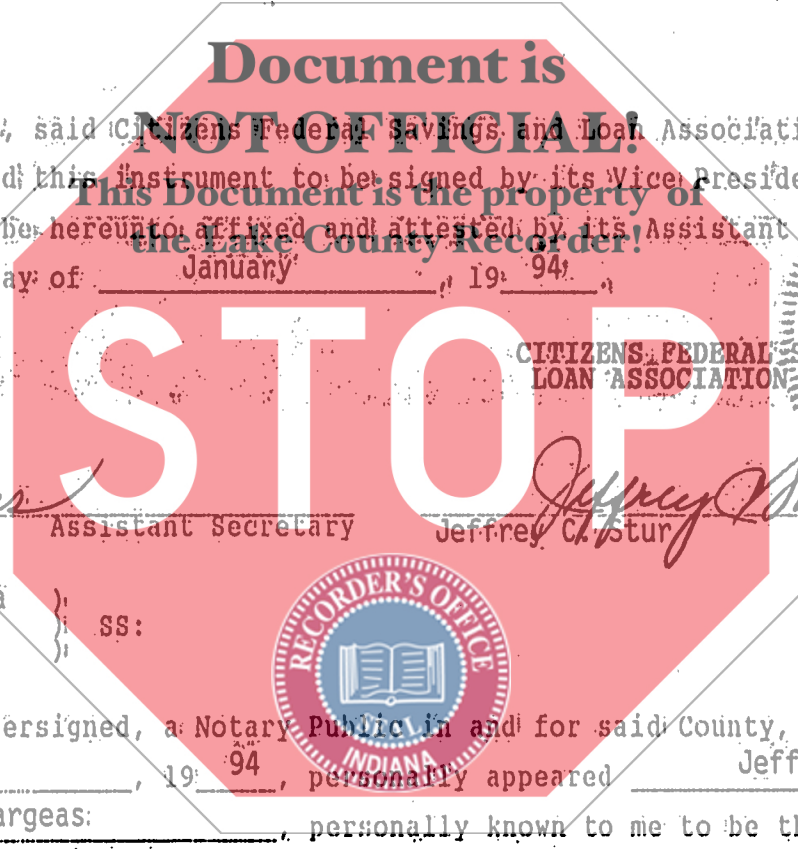


THIS CERTIFIES, that a certain Mortgage executed by Stanley Leo Schaffer and Carol Lynn Schaffer, Husband and Wife
 to CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION of Hammond, Indiana, a corporation
 of the United States of America, on 1st day of August, 1986
 in the amount of \$ 47,000.00 and recorded in Mortgage Record No./Plat Book
 page _____ as Document No. 868609 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:

Lot 21, Muenich's 3rd Addition to St. John, as shown in
 Plat Book 32, page 22, in Lake County, Indiana.

Chicago Title Insurance Company

IN WITNESS WHEREOF, said Citizens Federal Savings and Loan Association of Hammond,
 Indiana, has caused this instrument to be signed by its Vice President and its
 corporate seal to be hereunto affixed and attested by its Assistant Secretary,
 (this 18th day of January, 1994)

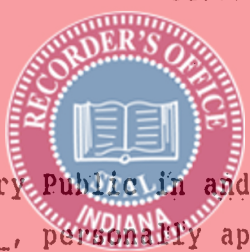


STATE OF INDIANA
 LAKE COUNTY
 FILED FOR RECORD
 JAN 31 10 17 AM '94
 RECORDER
 SA
 CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND

Attest:
Tina Margeas Assistant Secretary
Jeffrey C. Stur Vice President

STATE OF Indiana
 COUNTY OF Lake

SS:



Before me, the undersigned, a Notary Public in and for said County, this 18th
 day of January, 1994, personally appeared Jeffrey C. Stur
 and Tina Margeas, personally known to me to be the 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



Kristy M. Ahlgrain
 Kristy M. Ahlgrain Notary Public

My Commission Expires 5-4-97
 County of Residence Lake

THIS INSTRUMENT PREPARED BY: Jeffrey C. Stur, Vice President
 Citizens Federal Savings and Loan Association
 707 Ridge Road
 Munster, Indiana 46321

60007-2/93