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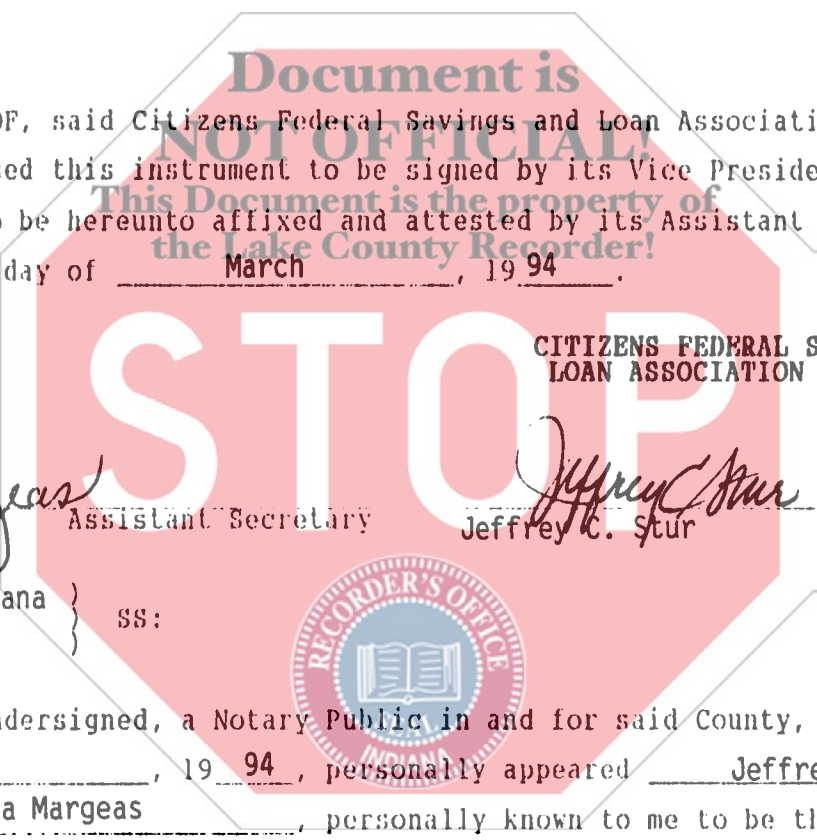
Chicago Title Insurance Company

THIS CERTIFIES, that a certain Mortgage executed by John P. Kostelyk and Emily D. Kostelyk, Husband and Wife to CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION of Hammond, Indiana, a corporation of the United States of America, on 7th day of January, 19 89 in the amount of \$ 45,000.00 and recorded in Mortgage Record No./Plat Book _____ page _____ as Document No. 017825 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:

Unit 132, Regency Town Homes Association Inc., a Horizontal Property Regime, as set forth in Declaration recorded August 31, 1981 as Document No. 642368 and as Document Nos. 642361 to 642367, both inclusive, in the Recorder's Office in Lake County, Indiana, together with the undivided interest in the common areas appertaining thereto.

APR 4 10 16 AM '94
S.A. RECORDER

STATE OF INDIANA
LAKE COUNTY
FILED



IN WITNESS WHEREOF, said Citizens Federal Savings and Loan Association, 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 28th day of March, 19 94.

CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION OF HAMMOND

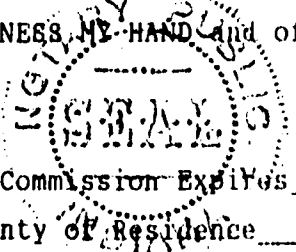
Attest:

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 28th day of March, 19 94, 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



Kristyne M. Ahlgrain
Kristyne 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

Handwritten initials/signature