

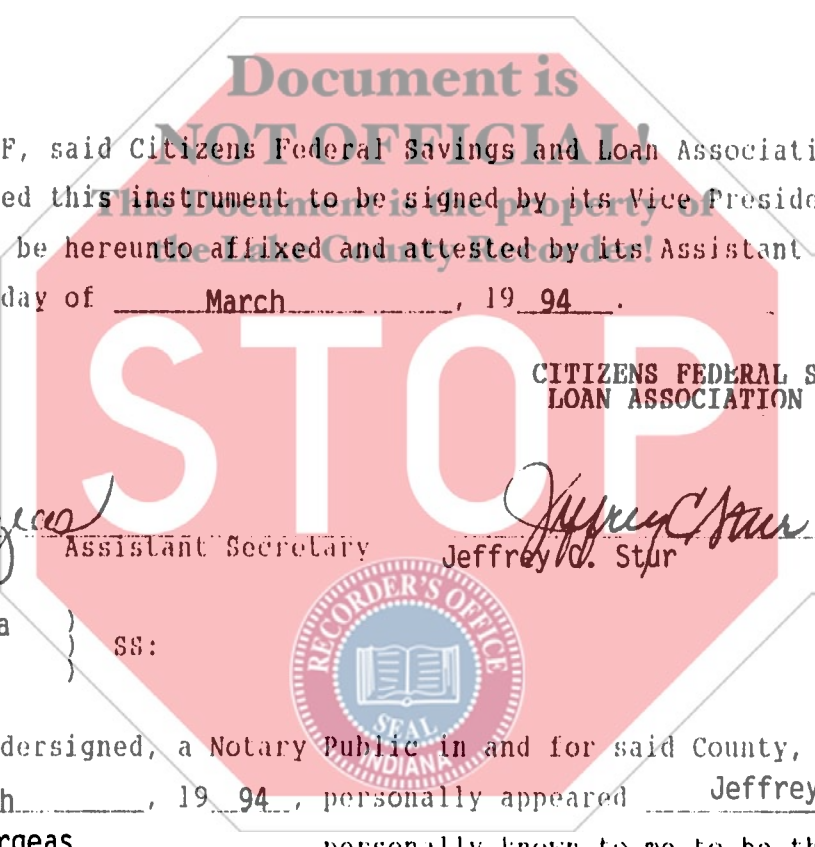
Kostelyk 10035101 4139
473400
ANA

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 6th day of July, 1991
in the amount of \$ 17,000.00 and recorded in Mortgage Record No./Plat Book _____
page _____ as Document No. 91034258 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 Assoc., 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 Re-
corder's Office in Lake County, Indiana, together with the undivided
interest in the common areas appertaining thereto.

APR 4 10 16 AM '94
RECORDER
JH

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 28th day of March, 1994.

CITIZENS FEDERAL SAVINGS AND
LOAN ASSOCIATION OF HAMMOND

Attest:

Tina Margeas
Tina Margeas

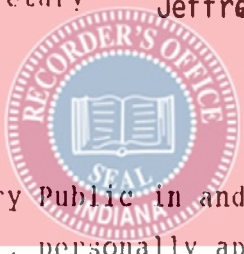
Assistant Secretary

Jeffrey C. Stur
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, 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

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.