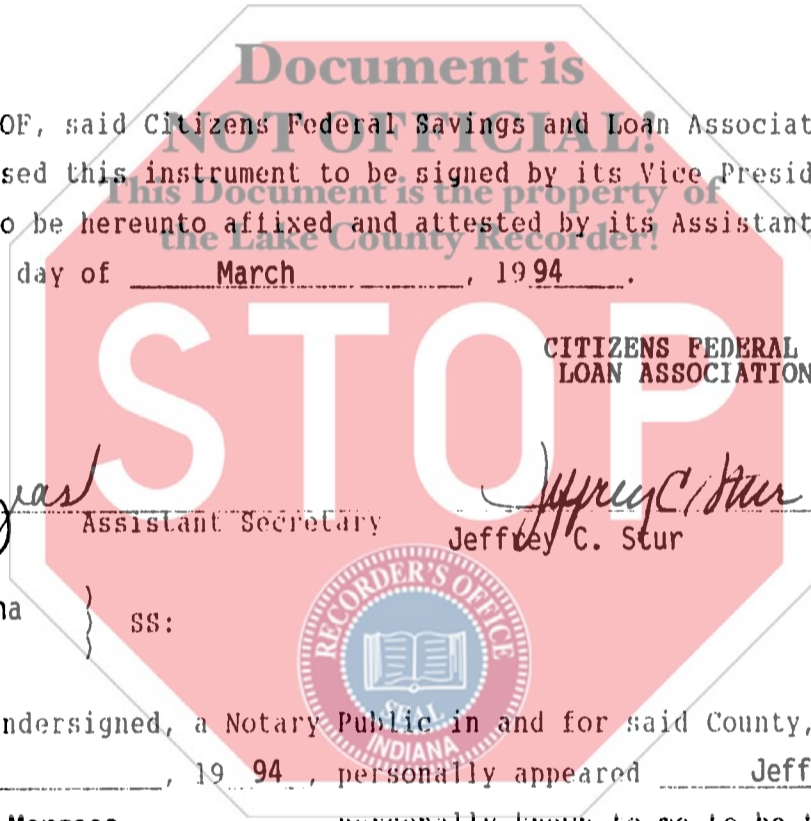


THIS CERTIFIES, that a certain Mortgage executed by
Lawrence M. Sokolowski and Debra R. Sokolowski, Husband and Wife
to CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION of Hammond, Indiana, a corporation
of the United States of America, on 11th day of November, 19 78
in the amount of \$ 51,000.00 and recorded in Mortgage Record No./Plat Book _____
page _____ as Document No. 506833 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 24, in Ross Meadows Farms, an Addition to the Town of
Merrillville, as shown in Plat Book 47, page 45, in the
Office of the Recorder of Lake County, Indiana.

APR 6 1 11 PM '94
S. RECORDER



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:

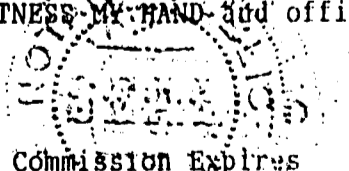
Tina Margeas Assistant Secretary Jeffrey C. Stur Vice President
Tina Margeas Jeffrey C. Stur

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