STATE OF INDIANA, Lake County, ss:

Before me, the undersigned, a Notary Public in and for said County, 14th

, came day of September

**MILOS TORBICA** GENE F. PAVLIC **ASSISTANT VICE PRESIDENT** 

of First Federal Savings Bank of Indiana, and knowledged the execution of the foregoing instrument.

My Commission Expires:

County of Residence:Lake

PAMELA J. HILLER, Notary Public My commission expires April 4, 1997

ness my hand and official Seal

Resident of Lake County, Indiana

This Intrument was Prepared by: Pamela Hiller