IN WITNESS WHEREOF, said Citizens Financial Services, FSB, has caused this instrument to be signed by its Assistant Vice President and its corporate seal to be hereunto affixed and attested by its Assistant Secretary, this *February 15, 1996*.

Attest:

CITIZENS FINANCIAL SERVICES, FSR

Elizabeth R. Siegel, Assistant Secretary

Tina Margeas, Assistant Vice President

State of Indiana)

CTIC Has made an accomodation recording of

SS:

the instrument or the land affected.

Before me, the undersigned, a Notary Public in and for said County, this February 15, 1996, Figure personally appeared Tina Margeas and Elizabeth R. Siegel, personally known to me to Betthe No.

Before me, the undersigned, a Notary Public in and for said County, this February 15, 1996, personally appeared Tina Margeas and Elizabeth R. Siegel, personally known to me to be the Assistant Vice President and Assistant Secretary, respectively, of the Citizens Financial Services, FSB, and severally acknowledged that as such officers, they signed and delivered the appeared 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 deed of said corporation, for the uses and purposes therein set forth.

WITNESS MY HAND and official seal

Sophia E. Villalpando, Notary Public

My Commission Expires:

November 21, 1999

County of Residence:

Lake

THIS INSTRUMENT PREPARED BY:
Tina Margeas, Assistant Vice President
Citizens Financial Services, FSB
707 Ridge Road, Munster, Indiana 46321

1000 Sr