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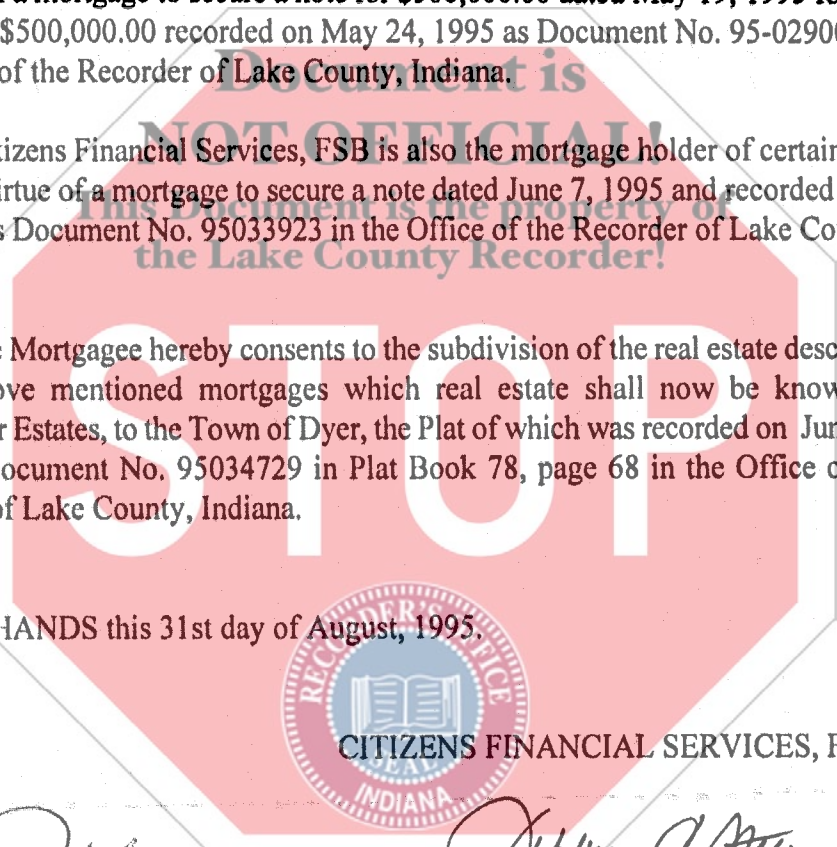
401019
CITIZENS
4034

Chicago Title Insurance Company

**MORTGAGEE'S
CONSENT TO PLAT OF SUBDIVISION AND
DECLARATION OF COVENANTS**

Comes now CITIZENS FINANCIAL SERVICES, FSB, a corporation organized and existing under the laws of the United States of America, hereinafter referred to as "Mortgagee," and hereby certifies:

1. That Citizens Financial Services, FSB is the mortgage holder of certain real estate by virtue of a mortgage to secure a note for \$500,000.00 dated May 19, 1995 for the amount of \$500,000.00 recorded on May 24, 1995 as Document No. 95-029008 in the Office of the Recorder of Lake County, Indiana.
2. That Citizens Financial Services, FSB is also the mortgage holder of certain real estate by virtue of a mortgage to secure a note dated June 7, 1995 and recorded June 16, 1995 as Document No. 95033923 in the Office of the Recorder of Lake County, Indiana.
3. That the Mortgagee hereby consents to the subdivision of the real estate described in the above mentioned mortgages which real estate shall now be known as Wildflower Estates, to the Town of Dyer, the Plat of which was recorded on June 21, 1995 as Document No. 95034729 in Plat Book 78, page 68 in the Office of the Recorder of Lake County, Indiana.



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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

MARGARETTE CLEVELAND
RECORDER

WITNESS OUR HANDS this 31st day of August, 1995.

Attest:

CITIZENS FINANCIAL SERVICES, FSB

James W. Prisby
James W. Prisby

By: Jeffrey C. Stur
Jeffrey C. Stur

Title: Executive Vice President - Secretary Title: Senior Vice President

1400
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