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 1901 30, 1996

CITIZENS FINANCIAL SERVICES, FSB

Attest:

This Document is the property of

the Lake County Recorder!

Elizabeth R. Siegel, Assistant Secretary

Lina Margeas, Assistant Vice President

State of Indiana )

County of Lake

Before me, the undersigned, a Notary Public in and for said County, this April 30, 1996, personally appeared Tina Margeas and Elizabeth R. Sieget, 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 annexed satisfaction of mortgage, and caused the corporate scal 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

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

Mysm

60007-2/93-ls

FLED FOR THEORD