SATISFACTION OF MORTGAGE

P.O. Box 487
Hobart, In 46342-0487

This certifies that the debt secured by the certain mortgage executed by _____

James R. Charbonneau and Patricia Charbonneau, Husband and Wife

to HFS Bank, F.S.B., Hobart, Indiana, on the __23rd__ day of __May__,

19 _93_, amounting to the sum of $ _28,400.00_, said mortgage being recorded in the

Recorder's Office of __Lake__ County in the State of Indiana in Mortgage Record

No. _____ on Page _____ Document No. _203359_ has been fully

paid and satisfied and said Mortgage is hereby released: Lot 9, Little Cardinal Cove,
city of Hobart, Plat Book 38, page 89, Lake County, Indiana

Witness our hands and the seal of the Corporation this _____ day of _____, 19__

HFS Bank, F.S.B., Hobart, Indiana

By: _Karen L. Nagy_ Vice President & Secretary
Karen L. Nagy

By: _Kathleen Kolanowski_ Vice President
Kathleen Kolanowski

STATE OF INDIANA
COUNTY OF __Lake__ } SS: Acknowledgement

I, __Florence Ellison__, a Notary Public, in and for said County, in the

State aforesaid, DO HEREBY CERTIFY that Karen L. Nagy, personally known to me to be the Vice President

and Secretary of HFS Bank, F.S.B., Hobart, Indiana, a corporation organized pursuant to the laws of the United

States of America, and Kathleen Kolanowski, personally known to me to be the Vice President of said corpora-

tion, are personally known to me to be the same persons whose names are subscribed to the foregoing instrument

appeared before me this day in person and severally acknowledged that as such Vice President and Secretary

they signed and delivered the said instruments as Karen L. Nagy, Vice President and Secretary, and Kathleen

Kolanowski, Vice President of said corporation, and caused the corporate seal of said corporation to be affixed

thereto, pursuant to authority, given by 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.

Given under my hand and Notarial seal this __18th__ day of __November__, A.D. 19 _96_

Florence Ellison
Notary Public Florence Ellison
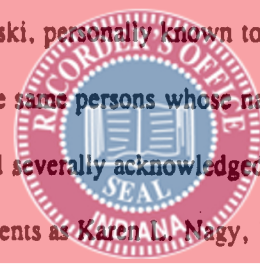
My Commission expires __March 26, 1997__

Resident of __Lake__ County   This Instrument Prepared by: Florence Ellison

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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD