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RELEASE OF MORTGAGE

The Mortgagee is the holder of that certain Mortgage dated SEPTEMBER 12, 1995, which was recorded on SEPTEMBER 19, 1995, in the office of the County Recorder for LAKE County, Indiana, and is indexed as: 9505884. This Mortgage was executed by KENNETH D. SKAGGS (Mortgagor), in favor of SAND RIDGE BANK 450 W. LINCOLN HWY SCHERERVILLE, IN 46375, as Mortgagee. The Mortgage having been complied with, the indebtedness secured by it having been fully paid, and the purposes of the Mortgage having been fully satisfied, Mortgagee hereby releases the Mortgage and hereby releases all of Mortgagee's right, title and interest in and to the Property.

Dated: MARCH 17, 1997 By: *Gregory Bracco*
GREGORY BRACCO
 Title: VICE PRESIDENT

STATE OF INDIANA
 COUNTY OF LAKE ss:

Before me, PAMELA S. ST. MARTIN, a Notary Public, this 17TH day of MARCH, 1997,
APPEARED GREGORY BRACCO, VICE PRESIDENT (Title(s))
 of SAND RIDGE BANK (Name of Business or Entity)
 a INDIANA CORPORATION acknowledged the execution of the
 annexed mortgage of the business or entity.
 My commission expires: 11/20/99
 (Seal) (Notary Public) *Pamela S. St. Martin*
PAMELA S. ST. MARTIN

(Notary's County) LAKE

This instrument was prepared by: GREGORY BRACCO, VICE PRESIDENT

Sand Ridge
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