

RELEASE OF MORTGAGE BY OWNER

STATE #110

WHEREAS, by Mortgage dated the STATE OF INDIANA SEPTEMBER 1982,
and recorded in LAKE County, INDIANA, LAKE COUNTY under Docket
682735, WAYNE CUNNINGHAM FILED FOR RECORD

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mortgaged the real estate described therein; for the purpose of securing
the payment of an indebtedness also described therein; and
MORRIS V. CARTER
RECORDER

WHEREAS, all of the indebtedness secured by said Mortgage has
been paid in full, and there is nothing due of owing in connection
therewith:

NOW THEREFORE, in consideration of the premises, Leader Federal
Bank for Savings f/k/a Leader Federal Savings and Loan Association, as
owner of the indebtedness secured by said Mortgage, acknowledges full
payment and satisfaction thereof and does hereby release and discharge
the lien to secure same in full.

The undersigned covenants that the party named above as such
was the sole and unconditional owner of the indebtedness at time of the
final payment and having the lawful right does hereby execute this
release.

LOT # 15

EXECUTED this 22ND day of OCTOBER, 1996.

LEADER FEDERAL BANK FOR SAVINGS f/k/a
Leader Federal Savings and Loan Association

BY: Paul Dalton
PAUL DALTON - ASSISTANT SECRETARY

STATE OF TENNESSEE
COUNTY OF SHELBY

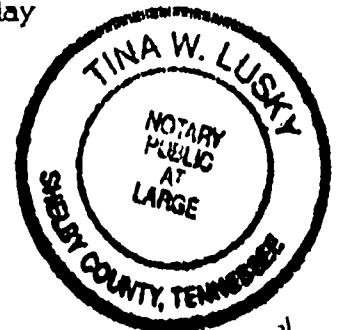
Personally appeared before me, the undersigned, a Notary Public
within and for said State and County, at Memphis, duly commissioned and
qualified, Paul Dalton, with whom I am personally acquainted, and who,
upon oath, acknowledged himself to be the Assistant Secretary of LEADER
FEDERAL BANK FOR SAVINGS F/N/A LEADER FEDERAL SAVINGS AND LOAN
ASSOCIATION K/N/A UNION PLANTERS NATIONAL BANK, the within named
bargainer, and that he as such officer, being authorized so to do,
executed the foregoing instrument for the purposes therein contained by
signing the name of the corporation by himself as such officer.

WITNESS my hand and Notarial Seal, at office, this the 22ND day
of OCTOBER, 1996.

My commission expires:
JULY 15, 1997

Tina W. Lusky
TINA W. LUSKY - NOTARY PUBLIC

Loan Number: 8158198 1996
Property Address: 1233 ARIZONA, GARY, IN 46403-3575
Prepared by: UNION PLANTERS NATIONAL BANK/P.I.F. DEPT. - ABA
158 MADISON AVENUE, MEMPHIS, TN. 38103



11/02/96