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SATISFACTION OF MORTGAGE

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

Ronald A. Lovall, a divorced man and not remarried

to HFS Bank, F.S.B., Hobart, Indiana, on the 14th day of May, 19 94, amounting to the sum of \$ 25,000.00, said mortgage being recorded in the Recorder's Office of Lake

County in the State of Indiana in Mortgage Record No. _____ on Page _____ Document

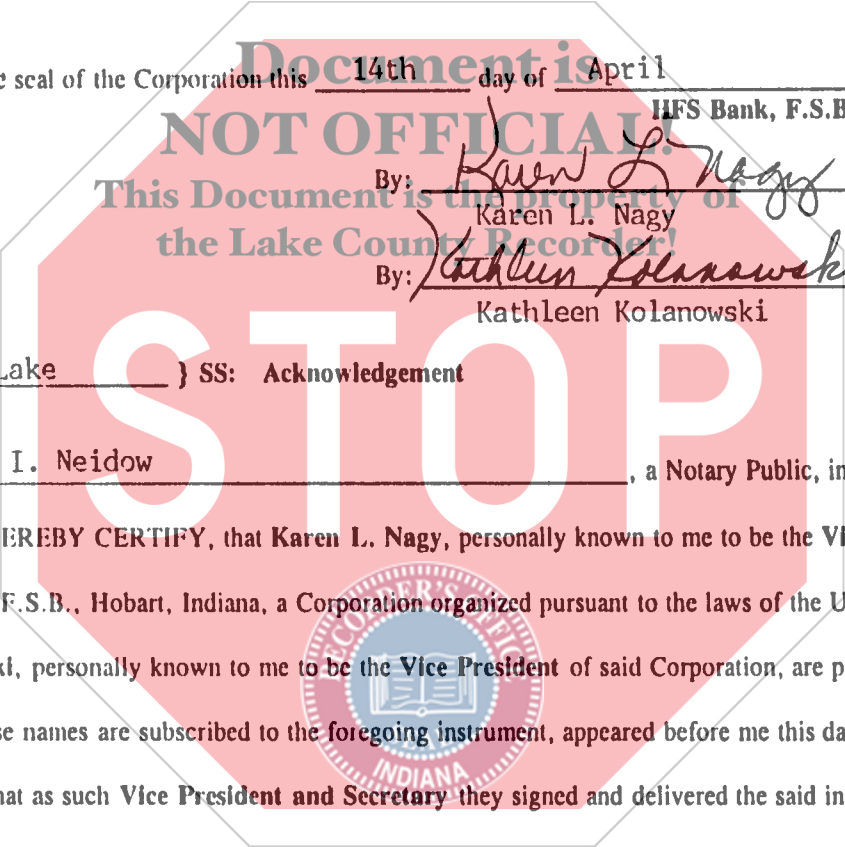
No. 94040310 has been fully paid and satisfied and said Mortgage is hereby released:

Lot 3, Ittel's Cardinal Cove Subdivision in the City of Hobart, Lake County, Indiana, as shown in Plat Book 38, page 89 in the Office of the Recorder of Lake County, Indiana.

Witness our hands and the seal of the Corporation this 14th day of April, 19 98.
HFS Bank, F.S.B., Hobart, Indiana

By: Karen L. Nagy Vice President & Secretary
Karen L. Nagy
By: Kathleen Kolanowski Vice President
Kathleen Kolanowski

64303
LAWYERS TITLE INS. CORP.
ONE PROFESSIONAL CENTER
SUITE 215
CROWN POINT, IN 46037



STATE OF INDIANA
COUNTY OF Lake) SS: Acknowledgement

I, Charlotte I. Neidow, 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 Corporation, 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 14th day of April, A.D. 19 98

Charlotte I. Neidow
Notary Public Charlotte I. Neidow

My commission expires 02/05/08

Resident of Lake County This Instrument Prepared by: Barbara Silingas

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