

Treasurer _____ and Secretary _____ respectively of
Lake Mortgage Company, Inc.
a corporation organized and existing under the laws of the State of
Indiana, personally known to me to be the stated officers of
said corporation and personally known to me to be the same persons whose
names are subscribed to the foregoing instrument, appeared before me this
date in person and severally acknowledged that as such officers of said
corporation, they signed and delivered the said instrument 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 16th day of June,
19 98.

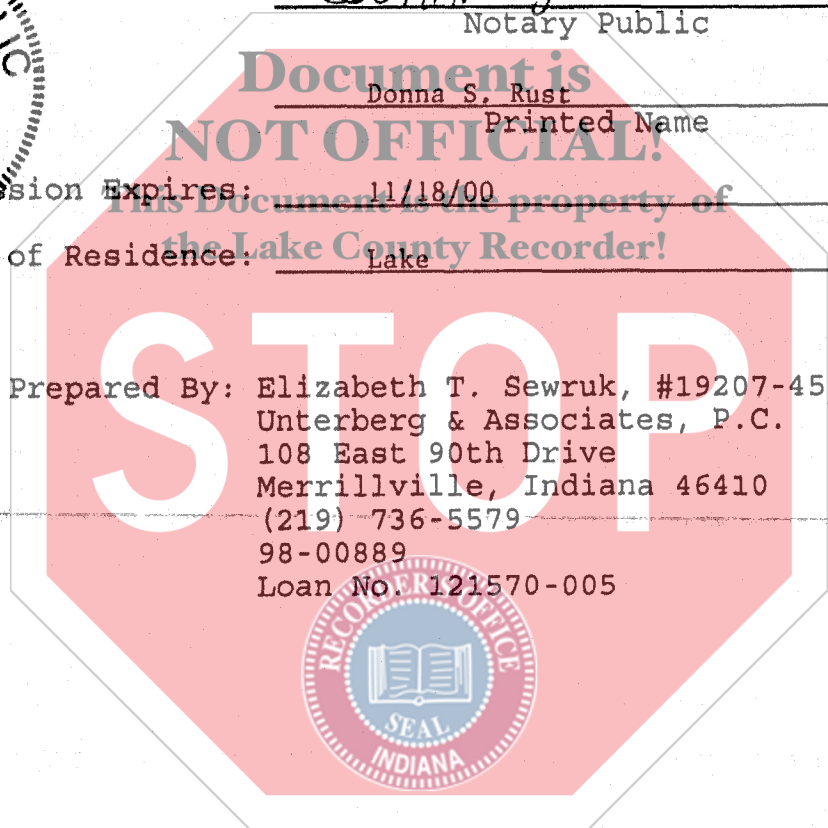


Donna S. Rust
Notary Public

Donna S. Rust
Printed Name

Commission Expires: 11/18/00

County of Residence: Lake



This Instrument Prepared By: Elizabeth T. Sewruk, #19207-45
Unterberg & Associates, P.C.
108 East 90th Drive
Merrillville, Indiana 46410
(219) 736-5579
98-00889
Loan No. 121570-005