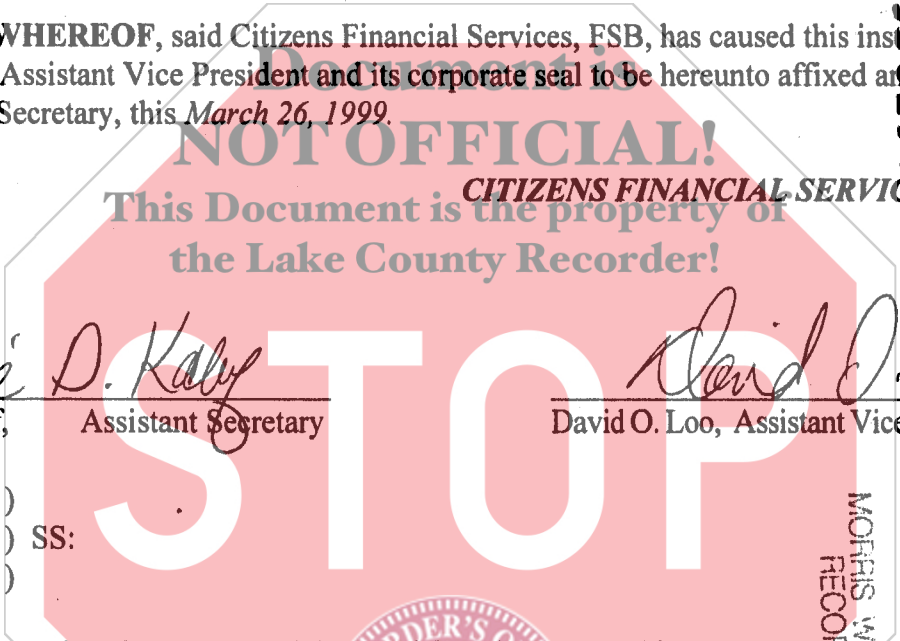


SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by *John Rosmantiz Builders, Inc.*, to CITIZENS FINANCIAL SERVICES, FSB, formerly known as CITIZENS FEDERAL SAVINGS AND LOAN ASSOCIATION of Hammond, Indiana, a corporation of the United States of America, on the *February 23, 1999* in the amount of *\$100,000.00* and recorded as Document No. *99018111* in the Recorder's Office of *Lake County, Indiana*, has been fully paid and satisfied and the same is hereby released.

IN WITNESS WHEREOF, said Citizens Financial Services, FSB, has caused this instrument to be signed by its Assistant Vice President and its corporate seal to be hereunto affixed and attested by its Assistant Secretary, this *March 26, 1999*.



99029115

Attest:

Natalie D. Kaluf
Natalie D. Kaluf, Assistant Secretary

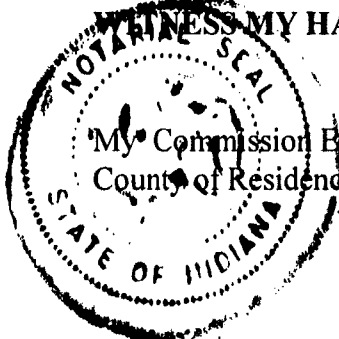
David O. Loo
David O. Loo, Assistant Vice President

State of Indiana)
) SS:
County of Lake)

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
99 APR - 6
MORRIS WOODRUFF
RECORDER

Before me, the undersigned, a Notary Public in and for said County, this *March 26, 1999*, personally appeared *David O. Loo and Natalie D. Kaluf*, personally known to me to be the Assistant Vice President and Assistant Secretary, respectively, of the *Citizens Financial Services, FSB*, and severally acknowledged that as such officers, they signed and delivered the annexed satisfaction of mortgage, and caused the corporate seal of said corporation to be affixed thereon, pursuant to the authority of 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.

WITNESS MY HAND and official seal



Teresa L. Taylor
Teresa L. Taylor, Notary Public

THIS INSTRUMENT PREPARED BY:
Brian L. Goins, Attorney-at-Law
Attorney #8616-45
707 Ridge Road
Munster, Indiana 46321

HOLD FOR FIRST AMERICAN TITLE
F27538A

60007-2/93

Handwritten initials/signature