

STATE OF INDIANA
LAKE COUNTY
FILED FEB 17 2000

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MORRIS W. CARTER
RECORDER

RELEASE OF MORTGAGE

Civitas Bank

MORTGAGOR:

Oxford Real Estate Development, Inc.
6111 Harrison St., Suite 111
Merrillville, IN 46410

BANK:

Civitas Bank fka Pinnacle Bank
PO Box 48
St. Joseph, MI 49085

Document is
NOT OFFICIAL!

This Certifies, that a certain mortgage executed by Oxford Real Estate Development, Inc. to Civitas Bank fka Pinnacle Bank, ("Bank") dated 12/09/99 and recorded in the Office of the Recorder of Lake County, State of Indiana on 01/14/99 as Instrument Number 99104085 in Mortgage Book\Drawer _____ at Page/Card _____, is hereby released.

IN WITNESS WHEREOF, said Civitas Bank fka Pinnacle Bank has caused these presents to be executed and its seal affixed hereto this 11TH day of FEBRUARY, 2000.

"BANK"

Civitas Bank

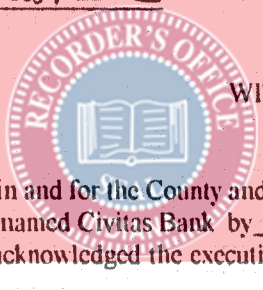
By: Michael T. Stiwietz Its: Vice President

WITNESS: _____

STATE OF _____)
COUNTY OF _____)

SS:

WITNESS: _____



Before me, the undersigned, a Notary Public within and for the County and State last aforesaid, on this the 11TH day of FEBRUARY, 2000, personally appeared the above named Civitas Bank by MICHAEL T. STIWIEZ VOCE PRESIDENT and acknowledged the execution of the foregoing instrument in the capacity, if any, noted above.

Witness my hand and notarial seal this 11TH day of FEBRUARY, 2000

My County of residence is LAKE State of _____
INDIANA and my commission expires: 6-15-2000

L. Liana Makarovska
SIGNATURE OF NOTARY PUBLIC

LILIANA MAKAROVSKA
PRINTED OR TYPED NAME OF NOTARY PUBLIC

This Instrument prepared for Civitas Bank

BY L. MAKAROVSKA
PO Box 48 St. Joseph, MI 49085

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