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AFFIDAVIT

MORRIS W. U. DECORDER

This affidavit confirms that a certain mortgage executed by Steve A. Niedert and Kathryn F. Niedert Husband and Wife to Peoples Bank SB, Munster, Indiana, a corporation of the United States of America, dated June 24, 1997 and recorded on July 1,1997 as Document No. 97042398, was released in error by a Release of Mortgage dated February 4, 1999 and recorded on February 17, 1999 as Document NO. 99014729 on property located at 16837 Mount Street, Lowell, In. 46356 and described as follows:

THAT PART OF THE EAST HALF OF THE SOUTH HALF OF THE NORTHEAST QUARTER OF SECTION 13, TOWNSHIP 33 NORTH, RANGE 9 WEST OF THE 2ND P.M., IN LAKE COUNTY, INDIANA, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE WEST LINE WHICH IS 700 FEET SOUTH OF THE NORTHWEST CORNER OF SAID QUARTER QUARTER SECTION; THENCE EAST PARALLEL TO THE NORTH LINE OF SAID QUARTER QUARTER SECTION, A DISTANCE OF 435 FEET; THENCE SOUTH 100 FEET; THENCE WEST PARALLEL TO THE NORTH LINE OF SAID QUARTER QUARTER SECTION TO THE WEST LINE OF SAID QUARTER QUARTER SECTION; THENCE NORTH TO THE PLACE OF BEGINNING.

Peoples Bank SB

Daniel W. Moser, SVP, Housing Finance

Before me a notary public in and for said County and State, personally appeared Daniel W. Moser, Senior Vice President, Housing Finance, who acknowledged the execution of the foregoing affidavit.

Witness my hand and Notarial seal this

My Commission Expires: 8/4/00

Mary D. Mulroe

Notary Public Resident of Lake County

AFTER RECORDING RETURN TO: PEOPLES BANK SB 9204 COLUMBIA AVE MUNSTER, IN. 46321 ATTN: PAT HOFFMAN

FATIC has recorded this instrument as an accomoda THALY SMITERED FOR TAXATION SUBJECT TO No examination Tray deserments and mansfer document or the property affected thereby.

AUG 2 2000

PETER BENJAMIN LAKE COUNTY AUDITOR 00134