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SATISFACTION OF MORTGAGE

THIS CERTIFIES that a certain Mortgage executed by Oak Crest, Inc, to CITIZENS FINANCIAL SERVICES, FSB, a corporation of the United States of America, on November 4, 1996 in the amount of \$250,000.00 and recorded as Document No. 96074751 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 Second Vice President and attested by its Assistant Secretary, this June 13, 2002.

CITIZENS FINANCIAL SERVICES, FSB

Attest:
Donna Kosinski
Donna Kosinski, Assistant Secretary
State of Indiana }
 } SS:
County of Lake }

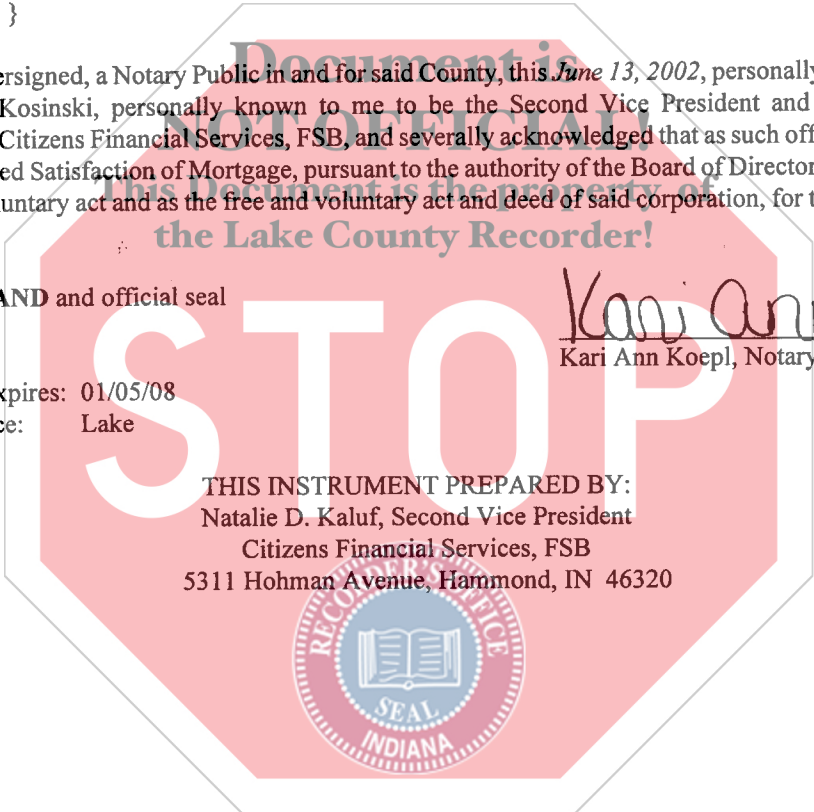
Natalie D. Kaluf
Natalie D. Kaluf, Second Vice President

Before me, the undersigned, a Notary Public in and for said County, this *June 13, 2002*, personally appeared Natalie D. Kaluf and Donna Kosinski, personally known to me to be the Second 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, 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

Kari Ann Koepl
Kari Ann Koepl, Notary Public

My Commission Expires: 01/05/08
County of Residence: Lake



THIS INSTRUMENT PREPARED BY:
Natalie D. Kaluf, Second Vice President
Citizens Financial Services, FSB
5311 Hohman Avenue, Hammond, IN 46320

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