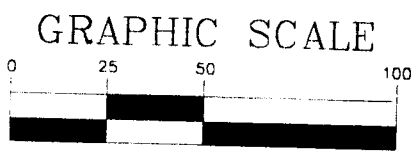
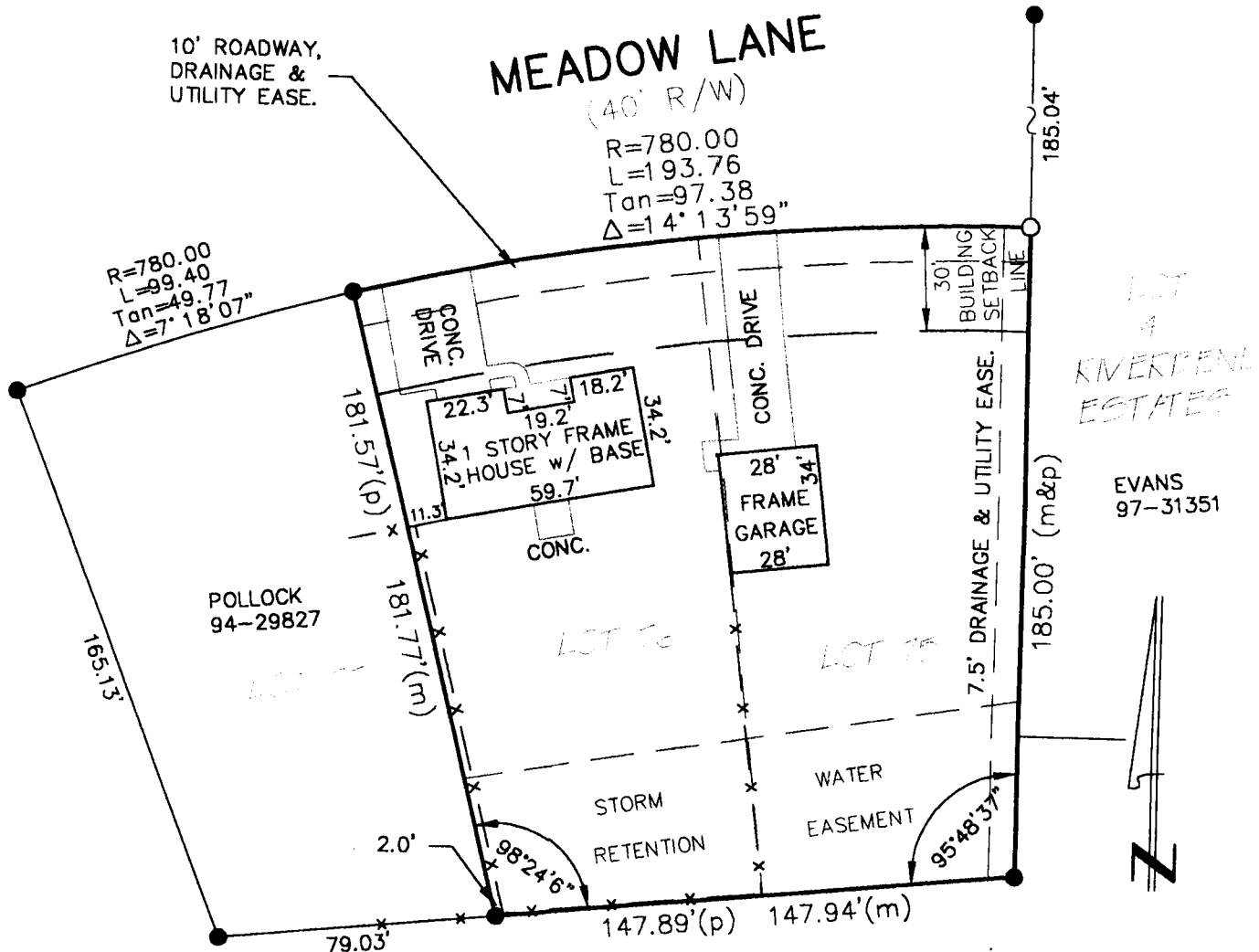


CERTIFICATE OF SURVEY

LEGAL
 LOTS 75 & 76 RIVERBEND ESTATES
 FOURTH, A P.U.D.
 ELKHART TOWNSHIP,
 ELKHART COUNTY, INDIANA.
 PLAT BOOK 21, PAGE 60

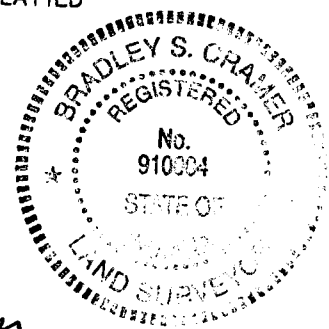


- LEGEND**
- = SET 5/8" REBAR-FLUSH WITH I.D. CAP #910004
 - = FOUND 3/4" CAPPED REBAR
 - (m) = MEASURED
 - (p) = PLATTED

I, BRADLEY S. CRAMER, A REGISTERED LAND SURVEYOR IN THE STATE OF INDIANA, LICENSE #910004, DO HEREBY CERTIFY THAT THIS REPRESENTS A SURVEY PERFORMED BY ME OR UNDER MY DIRECT SUPERVISION. THIS SURVEY WAS COMPLETED ON FEBRUARY 26, 2001 IN ACCORDANCE WITH TITLE 865, ARTICLE 1, CHAPTER 12 OF THE INDIANA ADMINISTRATIVE CODE.

OWNER: KEVIN R. & CHRISTINE WAGNER
 DEED RECORD: 95-2909 and 98-00282
 BUYER: STEVEN & JANICE A. ZOLLINGER
 ADD: 20640 MEADOW LANE

Bradley S. Cramer



PE PROGRESSIVE ENGINEERING, INC.
 Architectural, Mechanical, and Structural Engineering

58840 State Road 15
 GOSHEN, INDIANA 46526
 Telephone (819) 538-0337

CLIENT: STANDARD FEDERAL BANK	
JOB NO.: 01-463	DATE: 2-26-2001
DRAWN BY: BRAD	SCALE: 1" = 50'

CERTIFICATE OF SURVEY

SURVEYORS REPORT

1) IN ACCORDANCE WITH TITLE 865, ARTICLE 1, CHAPTER 12 OF THE INDIANA ADMINISTRATIVE CODE, THE FOLLOWING OBSERVATIONS AND OPINIONS ARE SUBMITTED REGARDING THE VARIOUS UNCERTAINTIES IN THE LOCATIONS OF THE LINES AND CORNERS ESTABLISHED ON THIS SURVEY AS A RESULT OF:

- A) VARIANCES IN THE REFERENCE MONUMENTS;
- B) DISCREPANCIES IN RECORD DESCRIPTIONS AND PLATS;
- C) INCONSISTENCIES IN LINES OF OCCUPATION;
- D) RANDOM ERRORS IN MEASUREMENT (THEORETICAL UNCERTAINTIES.);

THE THEORETICAL UNCERTAINTY (DUE TO RANDOM ERRORS IN MEASUREMENT) OF THE CORNERS OF THE SUBJECT TRACT ESTABLISHED THIS SURVEY IS WITHIN THE SPECIFICATIONS FOR A CLASS A SURVEY. (± 0.10 FEET)

COMMENTS: ESTABLISHED THE SOUTH AND WEST LINES PER THE EXISTING MONUMENTATION. ESTABLISHED THE NE CORNER ON LINE BETWEEN THE SE CORNER OF LOT 75 AND THE NE CORNER OF LOT 74, AT THE RECORD DISTANCE FROM THE SE CORNER OF LOT 75.

AS A RESULT OF THE ABOVE OBSERVATIONS, IT IS MY OPINION THAT THE UNCERTAINTIES IN THE LOCATIONS OF THE LINES AND CORNERS ON THIS SURVEY ARE AS FOLLOWS:

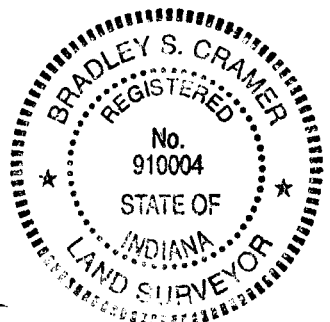
DUE TO VARIANCES IN REFERENCE MONUMENTS: 0.05' ON THE SOUTH LINE AND 0.2' ON THE WEST LINE.

DUE TO DISCREPANCIES IN THE RECORD DESCRIPTION: NONE.

DUE TO INCONSISTENCIES IN THE LINES OF OCCUPATION: 2' E/W ON THE WEST LINE.

THIS PROPERTY IS NOT LOCATED WITHIN THE FLOODPLAIN AS PER INFORMATION OBTAINED FROM FLOOD INSURANCE RATE MAP, NATIONAL FLOOD INSURANCE PROGRAM, COMMUNITY PANEL NUMBER 180056 0075 B, DATED JUNE 5, 1985.

Bradley S. Cramer



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