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MEMORANDUM OF CONTRACT

WHEREAS, WAITMAN CROWE and ELVA C. CROWE, Husband and Wife, as Sellers, and MIKAEL M. MURRAY, as Buyer, have entered into a Contract For Sale of Real Estate, dated the 28th day of September, 1987, and

WHEREAS, the Contract covers the following described real estate in Lake County, Indiana:

PARCEL 1:

Part of Lot 16, Calumet Home Gardens, as shown in Plat Book 22, page 74, in Lake County, Indiana described as: Beginning at a point on the Northerly line of Black Oak Road 60 feet Easterly of the Southwest corner of said Lot 16; thence Northerly on a line which is parallel to the West line of said Lot 300 feet; thence Easterly on a line which is parallel to the Northerly line of Black Oak Road, 45 feet; thence Southerly on a line which is parallel to the West line of said Lot, 300 feet to the Northerly line of Black Oak Road; thence Westerly on the Northerly line of Black Oak Road, 45 feet to the point of beginning and more commonly known 7264 Black Oak Road, Gary, Lake County, Indiana. Key No. 39-123-76

PARCEL 2:

The West half of Lot 16, (by line paralle The West half of Lot 16, (by line parallel the Westerly line of said Lot) Calumet Home Garden, as shown in Plat Book 22, page 74, in Lake thatty, Indiana, except that part described as: Commence at the Southwest corner of Lot 16, thence Southern's rly along a line parallel to the North line of Black Oak Road a distance of 60 feet; thence Northerly and parallel to the West line of said lot a distance of 300 feet; thence Westerly a distance of 65 feet to the West line of said lot; thence South a distance of 331 feet to the point of beginning; and also except the East 50 feet by parallel lines of the said West half of Lot 16; also except that portion heretofore conveyed to Waitman Crowe and Elva C. Crowe, husband and wife, by Pearl Krokoski, in Warranty Deed dated February 9th, 1960 and recorded March 11th, 1960, in Deed Record 1139, page 189, and more commonly known as 7264 Black Oak Road, Gary, Lake County, Indiana. 0CT-8 Key No. 39-123-56

PARCEL 3:

The East 50 feet by parallel lines of the West one-half of Lot 16, Calumet Home Gardens, as shown in Plat Book 22, page 74, in Lake County, Indiana, and more commonly known as 7262 Black Oak Road, Gary, Lake County, Indiana.

Key No. 39-123-55

WHEREAS, the contract calls for monthly installment payments, beginning September 30, 1987, and said payments shall continue thereafter on the same day of each successive calendar month until the principal balance of the purchase price and interest thereon has been paid in full, and the Buyer shall pay all property tax due and owing on said Real Estate as of May 1988.

WHEREAS, it is the intent of the parties to inform the world of the existence of the Contract by and between the parties hereto; and,

CHICAGO TITLE INSURANSE COMPANY MOIANA DIVISION

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NOW, THEREFORE, the parties to that certain Contract dated the 28th day of September, 1987, WAITMAN CROWE and ELVA C. CROWE, Sellers, and MIKAEL M. MURRAY, Buyer, respectively, do hereby execute this Memorandum of Contract, and deliver the same to the Recorder of Lake County, Indiana, for purposes of recording same.

IN WITNESS WHEREOF, the parties have hereto set their hands and seals this 28th day of September, 1987.

SELLERS

BUYER

WAITMAN CROWE

MIKAEL M. MURRAY

ELVA C. CROWE

STATE OF INDIANA )

)SS:

COUNTY OF LAKE

Before me, the undersigned, a Notary Public in and for said County and State, this 28th day of September, 1987, personally appeared Waitman and Elva C. Crowe, Sellers, and Mikael M. Murray, Buyer, and acknowledged the execution of the foregoing Memorandum of Contract as their free and voluntary act and deed.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

My Commission Expires:

9/26/90

LAURA L. CHAPA , Notary Public Resident of Jake County

This instrument prepared by: MARTELL B. ROYER, Attorney at Law 6604 Kennedy Avenue, Hammond, IN

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