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RETURN TO:

BANC ONE FINANCIAL SERVICES, INC. 2028 W. 81st AVE. MERRILLVILLE, IN 46411-0485 219/769-3386

THIS FORM HAS BEEN APPROVED BY THE INDIANA STATE BAR ASSOCIATION FOR USE BY LAWYERS ONLY. THE SELECTION OF A FORM OF INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS AND INSERTION OF SPECIAL CLAUSES, CONSTITUTES THE PRACTICE OF LAW AND MAY ONLY BE DONE BY A LAWYER.

Tax Key No.: 43-54-13 TAX UNIT #25

Mail tax bills to:

Kenneth Davin
425 Miami Street
Gary, IN 46405

WARRANTY DEED

This indenture witnesseth that Michael E. Koval and Jean M. Koval, husband and wife

of Lake County in the State of Indiana

Convey and warrant to Kenneth Davin

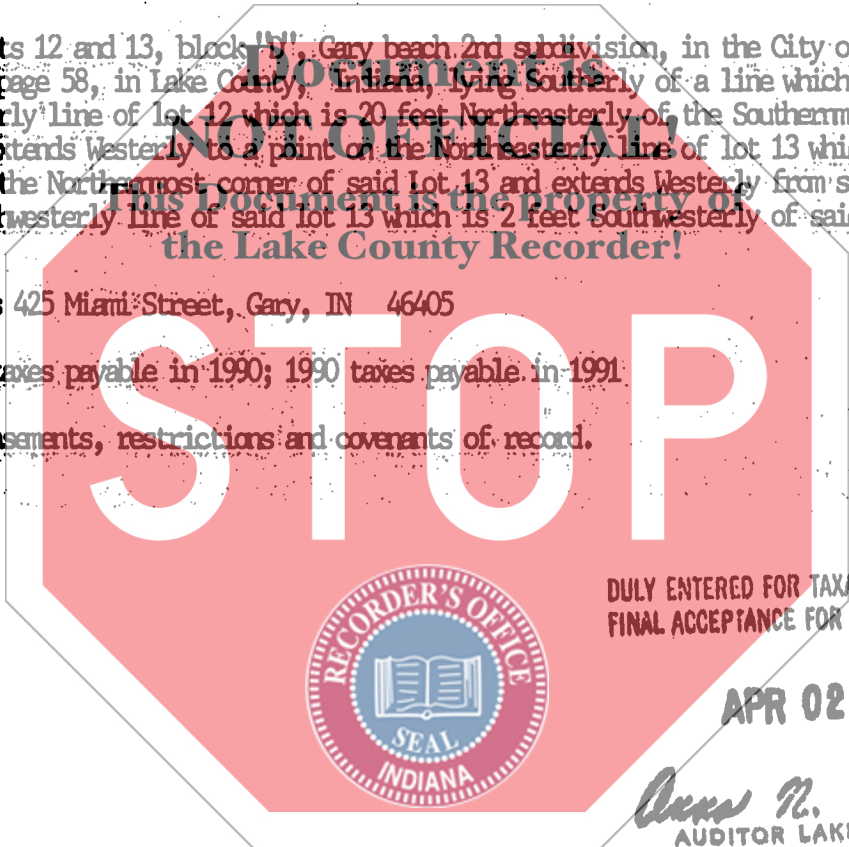
of Lake County in the State of Indiana
for and in consideration of Ten Dollars (\$10.00) and other valuable consideration
the receipt whereof is hereby acknowledged, the following Real Estate in Lake County
in the State of Indiana; to wit:

Those parts of lots 12 and 13, block "D", Gary beach 2nd subdivision, in the City of Gary, as shown in Plat Book 21, page 58, in Lake County, Indiana, lying southerly of a line which begins at a point on the southeasterly line of lot 12 which is 20 feet northeasterly of the southermost corner of said lot 12 and extends westerly to a point on the northeasterly line of lot 13 which is 9.61 feet southeasterly of the northermost corner of said lot 13 and extends westerly from said point to a point on the northwesterly line of said lot 13 which is 2 feet southwesterly of said northermost corner of lot 13.

Commonly known as 425 Miami Street, Gary, IN 46405

Subject to 1989 taxes payable in 1990; 1990 taxes payable in 1991.

Subject to all easements, restrictions and covenants of record.



State of Indiana, Lake County, ss:
Before me, the undersigned, a Notary Public in and for said County and State, this day of 19 personally appeared:

Dated this Day of 19

Michael E. Koval

Jean M. Koval

And acknowledged the execution of the foregoing deed. In witness whereof, I have hereunto subscribed my name and affixed my official seal. My commission expires 5-22-90 19

Richard E. Vawter
Notary Public

Resident of Lake County.

This instrument prepared by Richard E. Vawter, 1000 E. 80th Place, Suite 519 N., Merrillville, IN 46410 Attorney at Law

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