

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.

Mail tax bills to: 094939

Tax Key No.: 26-449-1

Liberty Savings Association F.A. U. S. 30 & Austin Ave. Schererville, IN 46375

WARRANTY DEED

This indenture witnesseth that

Joseph Frank Kroslack and LoraLee Kroslack, Husband and Wife

of Lake County in the State of Indiana

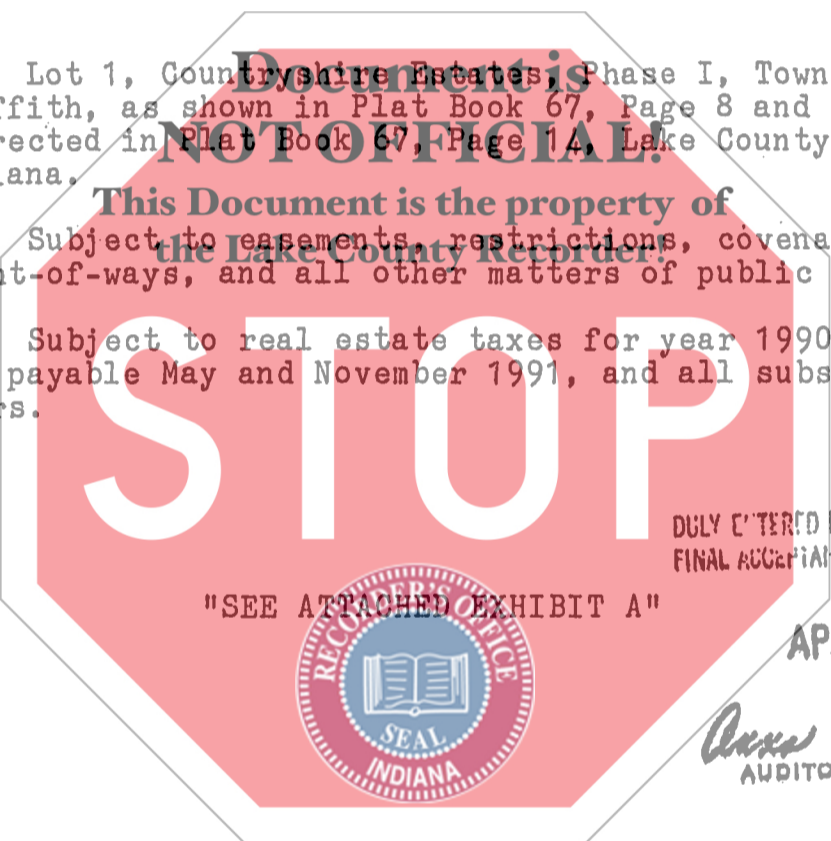
Convey and warrant to

Christopher G. Balzer and Nancy A. Balzer, Husband and Wife

of Lake County in the State of Indiana for and in consideration of Ten Dollars and Other Consideration the receipt whereof is hereby acknowledged, the following Real Estate in Lake County in the State of Indiana, to wit:

STATE OF INDIANA LAKE COUNTY FILED FOR RECORD APR 12 8 55 AM '90 ROBERT H. FREELAND RECORDER

Lot 1, Countryside Estates, Phase I, Town of Griffith, as shown in Plat Book 67, Page 8 and corrected in Plat Book 67, Page 14, Lake County, Indiana. Subject to easements, restrictions, covenants, right-of-ways, and all other matters of public record. Subject to real estate taxes for year 1990 due and payable May and November 1991, and all subsequent years.



DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

APR 11 1990

Debra N. Anton Auditor LAKE COUNTY

State of Indiana, Lake County, ss: Before me, the undersigned, a Notary Public in and for said County and State, this 18th day of December 1989 personally appeared:

Joseph Frank Kroslack and LoraLee Kroslack

Dated this 18th Day of December 1989

Joseph Frank Kroslack

Lora Lee Kroslack

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 07/12/1991

Lori S. Monahan Notary Public

Resident of Lake County.

This instrument prepared by Joseph Frank Kroslack - Attorney at Law

00051350

EXHIBIT "A"

It is hereby further covenanted and agreed by and between the parties hereto, and it is part of the consideration of this deed, that the grantee shall complete construction of the dwelling to be placed on the premises, (and sod or seed the lot to produce a stand of grass) within one year from the date of this deed. If grantee fails to complete the construction of said dwelling within said period, the grantee will on written demand from grantor and tender to the grantee of the purchase price and reasonable value of the improvements, if any, placed on the premises by the grantee, reconvey the premises to grantor free and clear of all liens and encumbrances. The reasonable value of improvements shall be determined solely by the Architectural Control Committee. If grantee fails to reconvey within 30 days from the receipt of said demand, then and in that event, the real estate together with the partially completed improvements thereon shall revert to the grantor and its successors, or assigns, shall have the right of re-entry to take immediate, full, complete possession thereof. Any time lost by strike, war, civil commotion, act of God, shall be added to the above specified time of completion.

