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WARRANTY DEED

This indenture witnesseth that William Thomas Stephens and James Stephens, as attorneys in fact pursuant to a Durable Power of Attorney executed April 27, 1990 by William R. Stephens, a widower,

of Lake County in the State of Indiana

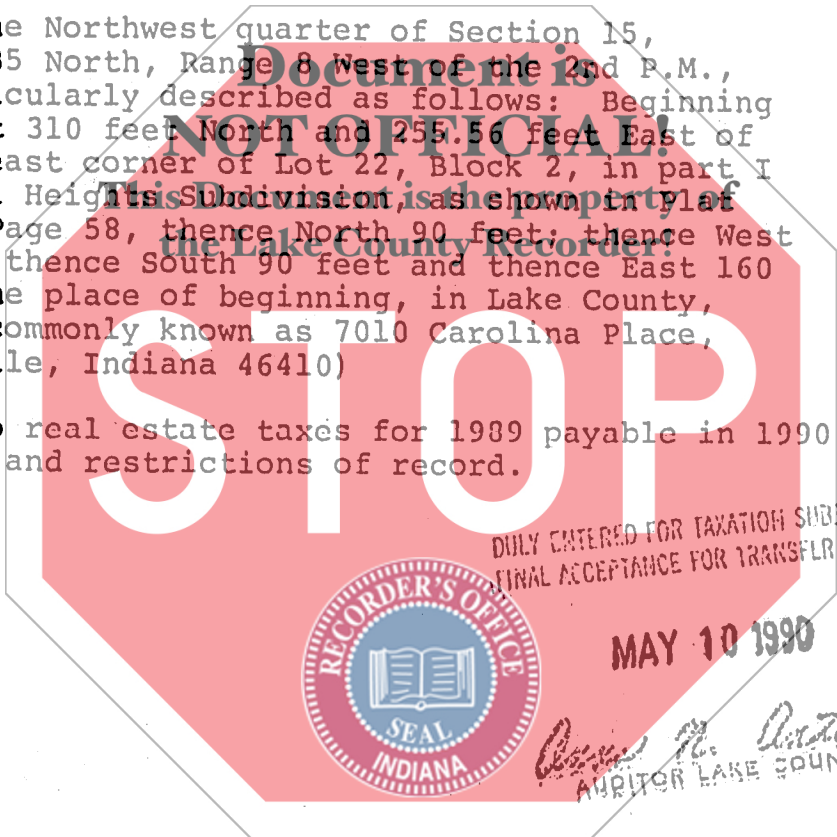
Convey and warrant to Patricia Ann Sgambelluri, a married woman,

of Maricopa County in the State of Arizona
for and in consideration of One Dollar (\$1.00) and other good and valuable consideration the receipt whereof is hereby acknowledged, the following Real Estate in Lake County in the State of Indiana, to wit:

15-29-49

Part of the Northwest quarter of Section 15, Township 35 North, Range 8 West of the 2nd P.M., more particularly described as follows: Beginning at a point 310 feet North and 255.56 feet East of the Northeast corner of Lot 22, Block 2, in part I of Merrill Heights Subdivision, as shown in plat Book 28, Page 58, thence North 90 feet; thence West 160 feet; thence South 90 feet and thence East 160 feet to the place of beginning, in Lake County, Indiana (commonly known as 7010 Carolina Place, Merrillville, Indiana 46410)

subject to real estate taxes for 1989 payable in 1990, easements and restrictions of record.



STATE OF INDIANA/S. NO. FILED FOR RECORD MAY 10 2 42 PM '90 ROBERT M. ANTONE RECORDER

State of Indiana, Lake County, ss:

Dated this 2nd Day of May 1990

Before me, the undersigned, a Notary Public in and for said County and State, this 2nd day of May 19 90 personally appeared: William Thomas Stephens and James Stephens as attorneys in fact pursuant to a Durable Power of Attorney executed April 27, 1990, by William R. Stephens, a widower,

William Thomas Stephens Seal
William Thomas Stephens

James Stephens Seal
James Stephens

Seal

Seal

Seal

Seal

Seal

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 10-13-92 19

Diana L. Mista
Notary Public

County of Residence: Lake

This instrument prepared by Margaret Royce Galvin, 5253 Hohman Avenue, Hammond, Indiana, 46320 Attorney at Law