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Warranty Deed

THIS INDENTURE WITNESSETH, That Jack L. Smith, Jr. & Mary L. Smith, husband and wife

of Lake County, in the State of Indiana Convey and Warrant to Stephen D. Vernia & Kathleen English Vernia, husband and wife

of Lake County, in the State of Indiana, for and in consideration of the sum of Ten Dollars and other valuable consideration-----

the receipt whereof is hereby acknowledged, the following described Real Estate in Lake County, in the State of Indiana, to-wit:

9-437-23

Unit 7-7 in Phase 1 in Waterford, a planned unit development, to the City of Crown Point, as per plat thereof, recorded in Plat Book 58 page 35, in the Office of the Recorder of Lake County, Indiana.

Commonly Known as: 773 Kernare Parkway, Crown Point, IN 46307
Subject to: Taxes for 1990 payable 1991 and thereafter.

Terms, covenants, conditions, assessments and restrictions contained in the Declaration of Waterford, dated December 27, 1984 and recorded January 11, 1985 as Document No. 787946 and the duties and obligations arising out of membership in, and the powers of the Waterford Homeowners Association, Inc.

This Document is the property of the Lake County Recorder!

Mail Tax Statements to: 773 Kernare Parkway, Crown Point, IN 46307



DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

JUL 10 1990



Anna N. Antone
AUDITOR LAKE COUNTY

In Witness Whereof, The said Jack L. Smith Jr. & Mary L. Smith, husband & wife

has hereunto set their hand and seal, this 26th day of June 1990

Jack L. Smith Jr (Seal) *Mary L. Smith* (Seal)
Jack L. Smith Jr Mary L. Smith

____ (Seal) _____ (Seal)

____ (Seal) _____ (Seal)

STATE OF INDIANA, Lake COUNTY, as:

Before me, the undersigned, a Notary Public in and for said County, this 26th day of June 1990, came

Jack L. Smith Jr. and Mary L. Smith

, and acknowledged the execution of the foregoing instrument.

Witness my hand and official seal.

My Commission expires..... January 7, 1994

Stacey Gray Notary Public
Stacey Gray

This instrument prepared by: Jack L. Smith, Jr. Resident of Lake

CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION
STATE OF INDIANA
JUL 11 1 21 PM '90
ROBERT J. ...
RECORDER