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ARTICLES OF AGREEMENT FOR DEED

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1. Linda Nelson (hereinafter referred to as "**Buyer**") *Linda N. Nelson*  
 County of Lake, agrees to purchase;  
 and Edward Cooper, (hereinafter referred to as "Seller") of 1345 -  
 125th Street, Whiting, IN., County of Lake, agrees to sell to Buyer  
 at the purchase price of \$107,500.00 the property commonly known  
 as 721 West 77th Street, Dyer, IN., and legally described as  
 follows:

Lot 8 in Schilling's Fourth Addition to the  
 Town of Dyer, as per plat thereof, recorded  
 in Plat Book 37, page 78, in the Office of  
 the Recorder of Lake County, Indiana, and as  
 amended by **Corrective Plat** in Plat Book 39, Page 17.

\*Key #: 14-106-8

(hereinafter referred to as "the premises")

**This Document is the property of**

2. THE DEED **the Lake County Recorder!**

a. If the Buyer shall first make all the payments and perform all the covenants and agreements in this Agreement required to be made and performed by said Buyer, at the time and in the manner hereinafter set forth, Seller shall convey or cause to be conveyed to Buyer or her nominee, by a recordable, stamped general warranty deed with release of homestead rights, good title to the premises subject only to the following "permitted exceptions," if any: (1) general real estate taxes not yet due and payable; (2) special assessments confirmed after this contract date; (3) building, building line and use of occupancy restrictions, conditions and covenants of record; (4) zoning laws and ordinances; (5) easements for public utilities; and (6) drainage ditches, feeders, laterals and drain tile, pipe or other conduit.

b. The performance of all the covenants and conditions herein to be performed by Buyer shall be a condition precedent to Seller's obligation to deliver the deed aforesaid.

3. INSTALLMENT PURCHASE: Buyer hereby covenants and agrees to pay to Seller at 1345 - 125th Street, Whiting, In., c/o Edward Cooper, or to such other person or at such other place as Seller may from time to time designate in writing, the purchase price and interest on the balance of the purchase price remaining from time to time unpaid from the date of initial closing at the rate of NINE AND ONE HALF PERCENT (9 1/2%) per annum, all payable in the manner following to wit:

(a) Buyer has paid \$21,500.00 by check as earnest money to be applied on the purchase price. The earnest money shall be held by seller's attorney all for the mutual benefit of the parties concerned;

CHICAGO TITLE INSURANCE COMPANY  
 INDIANA DIVISION

STATE OF INDIANA/S.S. NO.  
 LAKE COUNTY  
 FILED

31.00  
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(b) The balance of the purchase price, to-wit: \$86,000.00 to be paid in equal monthly installments of \$898.06 each, commencing on the first day of January, 1991, and on the first day of each month thereafter until the purchase price is paid in full ("Installment payments");

(c) The final payment of the purchase price and all accrued but unpaid interest and other charges as hereinafter provided, if not sooner paid shall be due on the first day of December, 1995;

(d) All payments received hereunder shall be applied in the following order of priority: first, to interest accrued and owing on the unpaid principal balance of the purchase price; second, to pay before delinquent all taxes and assessments which subsequent to the date of this Agreement may become a lien on the premises; third, and to pay insurance premiums falling due after the date of this Agreement; and fourth, to reduce said unpaid principal balance of the purchase price.

(e) Seller, at seller's option, at any time during the period for payment, may upon ninety (90) days written notice to Buyer, request the balance of the principal due. This option may be exercised at any time without regard to default of Buyer and is independent of the default provisions of the contract.

4. CLOSINGS: The "initial closing" shall occur on November 20, 1990, at the office of Seller's attorney or as mutually agreed. "Final closing" shall occur if and when all covenants and conditions herein to be performed by Buyer have been so performed.

5. POSSESSION: Possession shall be granted to Buyer at closing, provided that the full down payment minus net prorations due in favor of Buyer, if any, have been paid to Seller in cash or by cashier's or certified check on the initial closing date, and further provided that Buyer on such initial closing date is otherwise not in default hereunder.

6. TITLE:

a. At least one (1) business day prior to the initial closing, Seller shall furnish or cause to be furnished to Buyer at Seller's expense a commitment issued by a title insurance company licensed to do business in Indiana, to issue a contract purchaser's title insurance policy on the current form of American Land Title Association Owner's Policy (or equivalent policy) in the amount of the purchase price covering the date hereof, subject only to: (1) the general exceptions contained in the policy, unless the real estate is improved with a single family dwelling or an apartment building of four or fewer residential units; (2) the "permitted

exceptions" set forth in paragraph 2; (3) prior mortgages permitted in paragraph 6; (4) other title exceptions pertaining to liens or encumbrances of a definite or ascertainable amount, which may be removed by the payment of money and which shall be removed at or prior to the initial closing; and (5) acts done or suffered by or judgments against the Buyer, or those claiming by, through or under the Buyer.

b. If the title commitment discloses unpermitted exceptions, the Seller shall have thirty (30) days from the date of delivery thereof to have the said exceptions waived, or to have the title insurer commit to insure against loss or damage that may be caused by such exceptions and the initial closing shall be delayed, if necessary, during said 30 day period to allow Seller time to have said exceptions waived. If the Seller fails to have unpermitted exceptions waived, or in the alternative, to obtain a commitment for title insurance specified above as to such exceptions, within the specified time, the Buyer may terminate the contract between the parties, or may elect upon notice to the Seller within ten (10) days after the expiration of the thirty (30) day period, to take the title as it then is, with the right to deduct from the purchase price, liens or encumbrances of a definite or ascertainable amount. If the Buyer does not so elect, the contract between the parties shall become null and void, without further action of the parties, and all monies paid by Buyer hereunder shall be refunded. However, Seller reserves the right to keep in place the existing mortgage.

c. Every title commitment which conforms with subparagraph "a" shall be conclusive evidence of good title therein shown, as to all matters insured by the policy, subject only to special exceptions therein stated.

d. Buyer's taking possession of the premises shall be conclusive evidence that Buyer in all respects accepts and is satisfied with the physical condition of the premises and the condition of title to the premises as shown to him on or before the initial closing. Seller shall upon said delivery of possession have no further obligation with respect to the title or to furnish further evidence thereof, except that Seller shall remove any exception or defect not permitted under paragraph 7(a) resulting from acts done or suffered by, or judgments against the Seller between the initial closing and the final closing.

7. AFFIDAVIT OF TITLE: Seller shall furnish Buyer at or prior to the final closing with an Affidavit of Title, covering said dates, subject only to those permitted exceptions set forth in paragraph 2, prior mortgages permitted in paragraph 6, and unpermitted exceptions, if any, as to which the title insurer commits to extend insurance in the manner specified in paragraph 7. In the event title to the property is held in trust, the Affidavit of Title required to be furnished by Seller shall be

signed by the Trustee and the beneficiary or beneficiaries of said Trust. All parties shall execute an "ALTA Loan and Extended Coverage Owner's Policy Statement" and such other documents as are customary or required by the issuer of the commitment for title insurance.

8. PRORATIONS: Insurance premiums, and, if final meter readings cannot be obtained, water and other utilities shall be adjusted ratably as of the date of initial closing. Further, interest on the unpaid principal amount of the purchase price from the initial closing date until the date of the first installment payment shall be a proration credit in favor of the Seller.

9. SELLER'S REPRESENTATIONS:

a. Seller expressly warrants to Buyer that no notice from any city, village or other governmental authority of a dwelling code violation which existed in the dwelling structure on the premises herein described before this Agreement was executed, has been received by the Seller.

b. Seller agrees to have the utilities turned on upon acceptance of this Agreement by Buyer.

10. BUYER TO MAINTAIN: Buyer shall keep the improvements on premises and the grounds in as good repair and condition as they now are, ordinary wear and tear excepted. Buyer shall make all necessary repairs and renewals upon said premises including by way of example and not of limitation, interior and exterior painting and decorating; window glass; heating, ventilating, and air conditioning equipment; plumbing and electrical systems and fixtures; roof; masonry including chimneys and fireplaces, etc. If, however, the said premises shall not be thus kept in good repair, and in a clean, sightly, and healthy condition by Buyer, Seller may either (a) enter same, himself, or by their agents, servants, or employees, without such entering causing or constituting a termination of this Agreement or an interference with Buyer's possession of the premises, and make the necessary repairs and do all the work required to place said premises in good repair and in a clean, sightly, and healthy condition, and Buyer agrees to pay to Seller, as so much additional purchase price for the premises, the expenses of the Seller in making said repairs and in placing the premises in a clean, sightly, and health condition; or (b) notify the Buyer to make such repairs and to place said premises in a clean, sightly, and healthy condition within thirty (30) days of such notice (except as is otherwise provided in paragraph 21), and, upon default by Buyer in complying with said notice, then Seller may avail himself of such remedies as Seller may elect, if any, from those that are by this Agreement or at law or equity provided.

11. ESCROW:

a. That in conformity with Articles of Agreement between the Seller and the Purchaser, the Seller has concurrently with the execution of this agreement deposited with BUIKEMA, HISKES, DILLNER, O'DONNELL & MAROVICH, LTD., as Escrowee, a Warranty Deed, a copy of which is attached hereto.

b. That BUIKEMA, HISKES, DILLNER, O'DONNELL & MAROVICH, LTD. shall hold said deed as Escrowee, pursuant to the terms of said Articles of Agreement.

c. That BUIKEMA, HISKES, DILLNER, O'DONNELL & MAROVICH, LTD. shall deliver to the Purchaser or to such other person or persons as the Purchaser directs, the Warranty Deed held by them as Escrowee, at such time as the Purchaser evidences to them that the Purchaser has paid in full all amounts due by reason of said Articles of Agreement.

d. Delivery to the Purchaser shall be made without the necessity of further order or direction of the Purchaser. If the Seller is unable to receipt for the balance due under said Articles of Agreement, the same may be tendered to the Escrowee and the deed delivered to the Purchaser in exchange for said balance due. The Escrowee is authorized from said proceeds to pay the revenue stamps and to hold the balance for the benefit of the Seller, his heirs, legatees, or devisees. Escrowee is not obligated to invest any funds.

12. INSURANCE:

a. Buyer shall from and after the time specified in paragraph 5 for possession keep insured against loss or damage by fire or other casualty, the improvements now and hereafter erected on premises with a company, or companies, reasonably acceptable to Seller in policies conforming to Insurance Service Bureau Homeowners Form 3 ("H.O.3") and, also, flood insurance where applicable, with coverage not less than the purchase price hereof for the benefit of the parties hereto and the interests of any mortgagee or trustee, if any, as their interests may appear; such policy or policies shall be held by Seller, and Buyer shall pay the premiums thereon when due.

b. In case of loss of or damage to such improvements, whether before or after possession is given hereunder, any insurance proceeds to which either or both of the parties hereto shall be entitled on account thereof, shall be used (1) in the event the insurance proceeds are sufficient to fully reconstruct or restore such improvements, to pay for the restoration or reconstruction of such damaged or lost improvement, or (2) in the event the insurance proceeds are not sufficient to fully

reconstruct or restore such improvements, then the proceeds of insurance shall be applied to the unpaid balance of purchase price.

13. TAXES AND CHARGES:

It shall be the Buyer's obligation to pay immediately when due and payable and prior to the date when the same shall become delinquent all general taxes subsequent to 1990, and special taxes, special assessments, water charges, sewer service charges and other taxes, fees, liens, and charges now or hereafter levied or assessed or charged against the premises or any part thereof or any improvements thereon, including those heretofore due and to furnish Seller with the original or duplicate receipts therefore. A proration for 1990 taxes from January 1, 1990 to closing will be credited to Buyer at the final closing.

It shall be the Seller's obligation to pay immediately when due and payable and prior to the date when the same shall become delinquent, the general real estate taxes for the year 1990 and to furnish Buyer with the original or duplicate receipt therefor.

14. FUNDS FOR TAXES AND CHARGES: In addition to the agreed installments, if any, provided in paragraph 3, Buyer shall deposit with Seller on the day each installment payment is due, or if none are provided for, on the first day of each month subsequent to the date of initial closing, until the purchase price is paid in full, a sum (herein referred to as "funds") equal to one-twelfth of the yearly taxes, assessments which may become a lien on the premises, and the estimated annual premiums for the insurance coverages required to be kept and maintained by Buyer, all as reasonably estimated to provide sufficient sums for the full payment of such charges one month prior to their each becoming due and payable. Failure to make the deposits required hereunder shall constitute a breach of this Agreement.

Seller is hereby authorized and directed to use the funds for the payment of the aforementioned taxes, assessments, rents and premiums. Seller shall, upon the request of Buyer, give the Buyer an annual accounting of all such funds disbursed including evidence of paid receipts for the amounts so disbursed. The funds are hereby pledged as additional security to the Seller for the periodic payments and the unpaid balance of the purchase price.

If the amount of the funds together with the future periodic deposits of such funds payable prior to the due date of the aforementioned charges shall exceed the amount reasonably estimated as being required to pay said charges one month prior to the time at which they fall due, such excess shall be applied first to cure any breach in the performance of the Buyer's covenants or agreements hereunder of which Seller has given written notice to Buyer, and second, at Buyer's option, as a cash refund to Buyer or a credit toward Buyer's future obligations hereunder. If the

amount of the funds held by Seller shall not be sufficient to pay all such charges as herein provided, Buyer shall pay to Seller any amount necessary to make up the deficiency within 30 days from the date notice is mailed to Buyer requesting payment thereof.

Seller may not charge for so holding and applying the funds, analyzing said account, or verifying and compiling said assessments and bills, nor shall Buyer be entitled to interest or earnings on the funds. Upon payment in full of all sums due hereunder, Seller shall promptly refund to Buyer any funds so held by Seller.

15. BUYER'S INTEREST:

a. No right, title, or interest, legal or equitable, in the premises described herein, or in any part thereof, shall vest in the Buyer until the Deed, as herein provided, shall be delivered to the Buyer.

b. In the event of the termination of this Agreement by lapse of time, forfeiture or otherwise, all improvements, whether finished or unfinished, whether installed or constructed on or about said premises by the Buyer or others, shall belong to and become the property of the Seller without liability or obligation on Seller's part to account to the Buyer therefore or for any part thereof.

16. LIENS:

a. Buyer shall not suffer or permit any mechanic's lien, judgment lien or other lien of any nature whatsoever to attach to or be against the property which shall or may be superior to the rights of the Seller.

b. Each and every contract for repairs or improvements on the premises aforesaid, or any part thereof, shall contain an express, full and complete waiver and release of any and all lien or claim of lien against the subject premises, and no contract or agreement, oral or written shall be executed by the Buyer for repairs or improvements upon the premises, except if the same shall contain such express waiver or release of lien upon the part of the party contracting, and a copy of each and every such contract shall be promptly delivered to Seller.

17. PERFORMANCE:

a. If Buyer (1) defaults by failing to pay when due any single installment or payment required to be made to Seller under the terms of this Agreement and such default is not cured within ten (10) days of written notice to Buyer; or (2) defaults in the performance of any other covenant or agreement hereof and such default is not cured by Buyer within thirty (30) days after written notice to Buyer (unless the default involves a dangerous condition

which shall be cured forthwith); Seller may treat such a default as a breach of this Agreement and Seller shall have any one or more of the following remedies in addition to all other rights and remedies provided at law or in equity: (i) maintain an action for any unpaid installments; (ii) declare the entire balance due and maintain an action for such amount; (iii) forfeit the Buyer's interest under this Agreement and retain all sums paid as liquidated damages in full satisfaction of any claim against Buyer, and upon Buyer's failure to surrender possession, maintain an action for possession under the Forcible Entry and Detainer Act, subject to the rights of Buyer to reinstate as provided in that Act.

b. As additional security in the event of default, Buyer assigns to Seller all unpaid rents, and all rents which accrue thereafter, and in addition to the remedies provided above and in conjunction with any one of them, Seller may collect any rent due and owing and may seek the appointment of receiver.

c. If default is based upon the failure to pay taxes, assessments, insurance, or liens, Seller may elect to make such payments and add the amount to the principal balance due, which amounts shall become immediately due and payable by Buyer to Seller.

d. Seller may impose and Buyer agrees to pay a late charge not exceeding 5% of any sum due hereunder which Seller elects to accept after the date the sum was due.

e. Anything contained in subparagraphs (a) through (d) to the contrary notwithstanding, this Agreement shall not be forfeited and determined, if within 20 days after such written notice of default, Buyer tenders to Seller the entire unpaid principal balance of the Purchase Price and accrued interest then outstanding and cures any other defaults of a monetary nature affecting the premises or monetary claims arising from acts or obligations of Buyer under this Agreement.

f. In the event Buyer has substantial equity in the real estate when an event of default occurs, then this contract shall be considered the same as a promissory note secured by a real estate mortgage, and Seller's remedies shall be that of foreclosure in the same manner that real estate mortgages are foreclosed under Indiana law. If this section is applicable, then Seller may declare all of the sums secured by this contract to be immediately due and payable, and Seller may immediately institute legal action to foreclose this contract and Buyer's interest in the real estate. The parties agree that after Buyer has paid Twenty-One Thousand Five Hundred and No/100 Dollars (\$21,500.00) of the purchase price, then Buyer shall have substantial equity in the real estate.



18. DEFAULT, FEES:

a. Buyer shall pay all reasonable attorney's fees and costs incurred by the Seller in enforcing the terms and provisions of this Agreement, including forfeiture, and in defending any proceeding to which Seller is made a party to any legal proceedings as a result of the acts or omissions of the Buyer.

b. (1) All rights and remedies given to Buyer or Seller shall be distinct, separate and cumulative, and the use of one or more thereof shall not exclude or waive any other right or remedy allowed by law, unless specifically waived in this Agreement; (2) no waiver of any breach or default of either party hereunder shall be implied from any omission by the other party to take any action on account of any similar or different breach or default; the payment or acceptance of money after it falls due after knowledge of any breach of this Agreement by Buyer or Seller, or after the termination of Buyer's right of possession hereunder, or after the service of any notice, or after commencement of any suit, or after final judgment for possession of the premises shall not reinstate, continue or extend this Agreement nor affect any such notice, demand or suit or any right hereunder not herein expressly waived.

19. NOTICES: All notices required to be given under this Agreement shall be construed to mean notice in writing signed by or on behalf of the party giving the same, and the same may be served upon the other party or his agent personally or by certified or registered mail, return receipt requested, to the parties addressed if to Seller at the address shown in paragraph 1 or if to the Buyer at the address of the premises. Notice shall be deemed made when mailed or served.

20. ABANDONMENT: Fifteen days' physical absence by Buyer with any installment being unpaid, or removal of the substantial portion of Buyer's personal property with installments being paid, and, in either case, reason to believe Buyer has vacated the premises with no intent again to take possession thereof shall be conclusively deemed to be an abandonment of the premises by Buyer. In such event, and in addition to Seller's remedies set forth in this Agreement, Seller may, but need not, enter upon the premises and act as Buyer's agent to perform necessary decorating and repairs and to re-sell the premises outright or on terms similar to those contained in this Agreement with allowance for then existing marketing conditions. Buyer shall be conclusively deemed to have abandoned any personal property remaining on or about the premises and Buyer's interest therein shall thereby pass under this Agreement as a bill of sale to Seller without additional payment by Seller to Buyer.

21. SELLER'S ACCESS: Seller may make or cause to be made reasonable entries upon, and inspection of, the premises, provided that Seller shall give Buyer notice prior to any such inspection

specifying reasonable cause therefor related to Seller's interest in the premises.

22. CALCULATION OF INTEREST: Interest for each month shall be added to the unpaid balance of the first day of each month at the rate of one-twelfth of the annual interest rate and shall be calculated upon the unpaid balance due as of the last day of the preceding month based upon a 360 day year. Interest for the period from the date of initial closing until the date the first installment is due shall be payable on or before the date of initial closing.

23. ASSIGNMENT: The Buyer shall not transfer, pledge or assign this Agreement, or any interest herein or hereunder. Any violation or breach or attempted violation or breach of the provisions of this paragraph by Buyer, or any acts inconsistent herewith, shall vest no right, title or interest herein or hereunder, or in the said premises in any such transferee, pledgee, assignee, lessee or sub-lessee, but Seller may, at Seller's option, declare this Agreement relating to forfeiture hereof.

24. FINAL CLOSING: Buyer shall be entitled to delivery of the Deed of conveyance aforesaid, Affidavit of Title, and a Bill of Sale to the personal property to be transferred to Buyer under this Agreement at any time upon payment of all amounts due hereunder in the form of cash or cashier's or certified check made payable to Seller, which amount shall be without premium or penalty. At the time Buyer provides notice to Seller that he is prepared to prepay all amounts due hereunder, Seller forthwith either shall produce and record at his expense a release deed for the prior mortgage, or obtain a discharge and release the prior mortgage. Seller shall have the right to repay and discharge such prior mortgage in whole or in part from sums due hereunder from Buyer. The repayment of the prior mortgage shall be supervised and administered by Buyer's mortgage lender, if any. Upon repayment of the prior mortgage Seller shall receive the cancelled note and a release deed in form satisfactory for recording which shall be delivered to Buyer. Seller shall give Buyer a credit against the balance of the purchase price for the cost of recording such release. In the event Buyer does not have a mortgage lender, then the delivery of the cancelled note to Seller shall be simultaneous with the delivery of the Deed from Seller to Buyer, and to facilitate the delivery of documents and the payment of the prior mortgage and the balance of the amount due hereunder, the parties agree to complete such exchange at the offices of the holder of the note secured by the prior mortgage. At the time of delivery of the Deed, Buyer and Seller shall execute and furnish such real estate transfer declarations as may be required to comply with State, County or local law. Seller shall pay the amount of any stamp tax then imposed by State or County law on the transfer of title to Buyer, and Buyer shall pay any such stamp tax and meet other requirements as then may be established by any local ordinance with

regard to the transfer of title to Buyer unless otherwise provided in the local ordinance.

25. TITLE IN TRUST:

a. In the event that title to the premises is held in or conveyed into a trust prior to the initial closing, it shall be conveyed to Buyer when and if appropriate under the terms of this Agreement in accordance with the provisions of paragraph 2, except that the conveyance shall be by Trustee's Deed. In such case, the names and addresses of each and every beneficiary of and person with a power to direct the Title Holder is attached hereto and by this reference incorporated herein as Exhibit A.

b. The beneficiary or beneficiaries of and the person or persons with the power to direct the Trustee shall cumulatively be deemed to jointly and severally have all of the rights, benefits, obligations and duties by the Seller to be enjoyed or performed hereunder and such person or persons with the power to direct the Trustee jointly and severally agree to direct the Trustee to perform such obligations and duties as such persons or the beneficiaries may not under the terms of the Trust Agreement do or perform themselves directly.

c. If, at the time of execution of this Agreement, title to the premises is not held in a trust, Seller agrees that upon the written consent of the Buyer any time prior to the final closing, Seller shall convey title into a trust and comply with subparagraphs a. and b. of this paragraph 26 with Buyer paying all trust fees and recording costs resulting thereby.

26. RECORDING: The parties may record this Agreement or a memorandum thereof at Buyer's expense.

27. RIDERS: The provisions contained in any rider attached hereto are and for all purposes shall be deemed to be part of this Agreement as though herein fully set forth.

28. CAPTIONS AND PRONOUNS: The captions and headings of the various sections or paragraphs of this Agreement are for convenience only, and are not to be construed as confining or limiting in any way the scope or intent of the provisions thereof. Whenever the context requires or permits, the singular shall include the plural, the plural shall include the singular, and the masculine, feminine, and neuter shall be freely interchangeable.

29. PROVISIONS SEVERABLE: The unenforceability or invalidity of any provision or provisions hereof shall not render any other provision or provisions herein contained unenforceable or invalid.

30. BINDING ON HEIRS, TIME OF ESSENCE: This Agreement shall inure to the benefit of and be binding upon the heirs, executors,

administrators, successors, and assigns of the Seller and Buyer. Time is of the essence in this Agreement.

31. JOINT AND SEVERAL OBLIGATIONS: The obligations of two or more persons designated "Seller" or "Buyer" in this Agreement shall be joint and several, and in such case each hereby authorizes the other or others of the same designation as his or her attorney-in-fact to do or perform any act or agreement with respect to this Agreement or the premises.

IN WITNESS WHEREOF, the parties hereto have hereunto set their hands and seals this 20 day of November 1990.

SELLER:

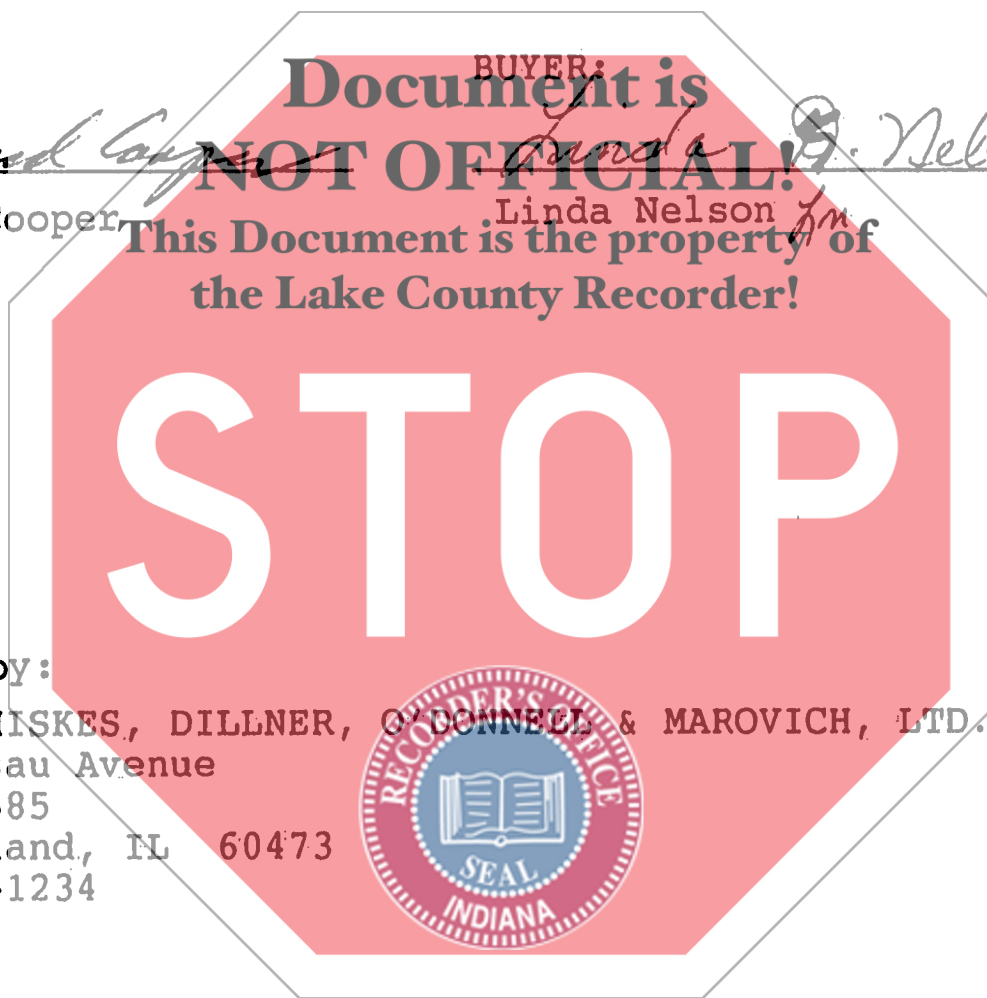
*Edward Cooper*

Edward Cooper

BUYER:

*Linda Nelson*

Linda Nelson



Prepared by:

BUIKEMA, HISKES, DILLNER, O'DONNELL & MAROVICH, LTD.  
16231 Wausau Avenue  
P.O. Box 385  
South Holland, IL 60473  
(708) 333-1234

State of Indiana

County of Lake

Before me, a Notary Public, in and for said county and state, personally appeared Edward Cooper and Linda Nelson, and acknowledged the execution of the foregoing instrument.

Dated this 20th day of November, 1990.

My Commission Expires:  
January 7, 1994

**Document is**  
**NOT OFFICIAL!**

*Stacey Gray*  
Stacey Gray  
Resident of Lake County, Indiana

*Stacey Gray*  
Notary Public

**This Document is the property of  
the Lake County Recorder!**

**STOP**

