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NORWEST FINANCIAL-73
TWIN TOWERS MALL, UNIT 27
1000 E 10th PLACE
MERRILLVILLE, INDIANA 46410

Environmental Disclosure
Document for Transfer of
Real Property

For Use By County Recorder's Office

County Lake	Date April 26, 1991
Document number	Volume
	Page
	Received by

The following information is provided under IC 13-7-22, the Responsible Property Transfer Law.

I. Property Identification

A. Address of property:

Street 2501 Spencer	City or town Lake Station
Township	Permanent real estate index number

B. Legal description:

Section	Township	Range
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Enter or attach complete legal description in this area: All that certain property situated in Lake Station in the county of Lake Station in the county of Lake, and state of Indiana and being described in a deed dated 9/25/87 and recorded 10/01/87, among the land records of the county and state set forth above, and referenced as follows: 94194

Transferees of real property are advised that their ownership or other control of such property may render them liable for environmental cleanup costs whether or not they caused or contributed to the presence of environmental problems in association with the property.

C. Property Characteristics:

Lot size	Acreage
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Check all types of improvement and uses that pertain to the property:

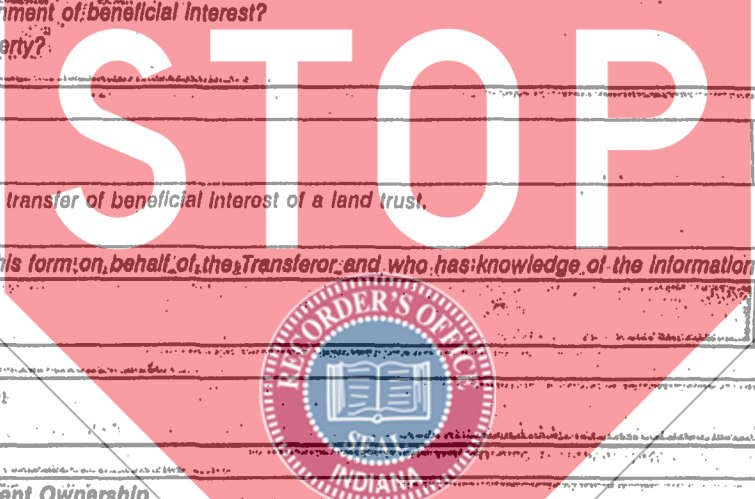
- Apartment building (6 units or less)
- Commercial apartment (over 6 units)
- Store, office, commercial building
- Industrial building
- Farm with buildings
- Other (specify)

II. Nature of Transfer

- A. (1) Is this a transfer by deed or other instrument of ownership?
- (2) Is this a transfer by assignment of over 25% of beneficial interest of a land trust?
- (3) A lease exceeding a term of 40 years?
- (4) A mortgage or collateral assignment of beneficial interest?
- (5) A contract for the sale of property?

STATE OF INDIANA
LAKE COUNTY
MAY 2 9 31 AM '91
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B. (1) Identify Transferor:

Name and current address of Transferor	Trust number
Name and address of Trustee if this is a transfer of beneficial interest of a land trust.	

(2) Identify person who has completed this form on behalf of the transferor and who has knowledge of the information contained in this form:

Name, position (if any) and address	Telephone number
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C. Identify Transferee:

Name and current address of Transferee:

III. Environmental Information

A. Regulatory Information During Current Ownership

1. Has the transferor ever conducted operations on the property which involved the generation, manufacture, processing, transportation, treatment, storage, or handling of hazardous waste as defined by IC 13-7-1? This question does not apply to consumer goods stored or handled by a retailer in the same form and approximate amount, concentration, and manner as they are sold to consumers, unless the retailer has engaged in any commercial mixing (other than paint mixing or tinting of consumer sized containers), finishing, refinishing, servicing, or cleaning operations on the property? Yes No
2. Has the transferor ever conducted operations on the property which involved the processing, storage, or handling of petroleum other than that which was associated directly with the transferor's vehicle usage? Yes No
3. Has the transferor ever conducted operations on the property which involved the generation, transportation, storage, treatment, or disposal of hazardous waste as defined in IC 13-7-1? Yes No
4. Are there any of the following specific units (operating or closed) at the property that are used or were used by the transferor to manage hazardous wastes, hazardous substances, or petroleum?
 - Landfill Yes No
 - Surface Impoundment Yes No
 - Land Treatment Yes No
 - Waste Pile Yes No
 - Incinerator Yes No
 - Storage Tank (Above Ground) Yes No
 - Storage Tank (Underground) Yes No
 - Container Storage Area Yes No
 - Injection Wells Yes No
 - Wastewater Treatment Units Yes No
 - Septic Tanks Yes No
 - Transfer Stations Yes No
 - Waste Recycling Operations Yes No
 - Waste Treatment Detoxification Yes No
 - Other Land Disposal Area Yes No

If there are "YES" answers to any of the above items and the transfer of property that requires the filing of this document is other than a mortgage or collateral assignment of beneficial interest, you must attach to the copies of this document that you file with the county recorder and the department of environmental management a site plan that identifies the location of each unit.

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5. Has the transferor ever held any of the following in regard to this real property?

(A) Permits for discharges of wastewater to waters of Indiana.

(B) Permits for emission to the atmosphere.

(C) Permits for any waste storage, waste treatment, or waste disposal operation.

6. Has the transferor ever discharged any wastewater (other than sewage) to a publicly owned treatment works?

7. Has the transferor been required to take any of the following actions relative to this property?

(A) Filed an emergency and hazardous chemical inventory form pursuant to the federal Emergency Planning and Community Right-to-Know Act of 1986 (42 U.S.C. 11022).

(B) Filed a toxic chemical release form pursuant to the federal Emergency Planning and Community Right-to-Know Act of 1986 (42 U.S.C. 11023).

8. Has the transferor or any facility on the property or the property been the subject of any of the following state or federal governmental actions?

(A) Written notification regarding known, suspected, or alleged contamination on or emanating from the property.

(B) Filing an environmental enforcement case with a court of the solid waste management board for which a final order or consent decree was entered.

(C) If the answer to question (B) was Yes, then indicate whether or not the final order or decree is still in effect for this property.

9. Environmental Releases During Transferor's Ownership.

(A) Has any situation occurred at this site which results in a reportable "release" of any hazardous substances or petroleum as required under state or federal laws?

(B) Have any hazardous substances or petroleum which were released come into direct contact with the ground at this site?

If the answers to questions (A) and (B) are Yes, have any of the following actions or events been associated with a release on the property?

Use of a cleanup contractor to remove or treat materials including soils, pavement, or other surficial materials?

Assignment of in-house maintenance staff to remove or treat materials including soils, pavement, or other surficial materials?

Sampling and analysis of soils?

Temporary or more long term monitoring of groundwater at or near the site?

Impaired usage of an on-site or nearby water well because of offensive characteristics of the water?

Coping with fumes from subsurface storm drains or inside basements?

Signs of substances leaching out of the ground along the base of slopes or at other low points on or immediately adjacent to the site?

10. Is the facility currently operating under a variance granted by the commissioner of the Indiana department of environmental management?

11. Is there any explanation needed for identification of any of the above sites or responses?

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No



B. Site Information Under Other Ownership or Operation

1. Provide the following information about the previous owner or about any entity or person to whom the transferor leased the property or with whom the transferor contracted for the management of the property:

Name

Type of business or property usage

2. If the transferor has knowledge, indicate whether the following existed under prior ownerships, leaseholds granted by the transferor, or other contracts for management or use of the property.

Landfill

Surface Impoundment

Land Treatment

Waste Pile

Incinerator

Storage Tank (Above Ground)

Storage Tank (Underground)

Container Storage Area

Injection Wells

Wastewater Treatment Units

Septic Tanks

Transfer Stations

Waste Recycling Operations

Waste Treatment Detoxification

Other Land Disposal Area

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

Yes No

IV. Certification

A. Based on my inquiry of those persons directly responsible for gathering the information, I certify that the information submitted is, to the best of my knowledge and belief, true and accurate.

Mortgage Transferor (type name as signed)

Richard O. and Patricia Hertaus

B. This form was delivered to me with all elements completed on April 26, 1991

Norwest Financial Indiana, Inc. (type name as signed)

Barbara S. Sandoval

State of Indiana

County of Lake

Before me, the undersigned, a Notary Public in and for said County, this 22nd day of April

1991

came Richard O. and Patricia Hertaus

Witness my hand and official seal.

Signature of David D. Duncan

Notary Public

Type name as signed:

My Commission Expires: 5/14/91

This instrument was prepared by: C. L. R. B.