

91028409

SPECIAL WARRANTY DEED

THIS INDENTURE WITNESSETH, That INDIANA FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of the United States of America, (hereinafter called the "Grantor"), hereby conveys and specially warrants unto JOHN M. MILLER and ANGELA S. MILLER, husband and wife of Lake County, in the State of Indiana, for and in consideration of Ten Dollars (\$10.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, the following described real estate in Lake County, in the State of Indiana, to-wit:

Lot 449 in Lakes of the Four Seasons, Unit No. 10, as per plat thereof, recorded in Plat Book 39, page 11, in the Office of the Recorder of Lake County, Indiana.

Subject to the following:

1. Taxes and assessments, including the Lakes of the Four Seasons Property Owners Association, Inc. assessments if any;
2. Covenants, easements and restrictions, including terms and provisions of restrictive covenants for Unit No. 10, of Lakes of the Four Seasons, in Lake County, Indiana, dated 6-13-68 and recorded 7-23-68 in Record Book 1017, page 8;
3. Highways and legal rights-of-way;
4. Ditches and drains;
5. Rights of First Refusal in adjoining lot owners and developer, and conditioned further upon approval of the prospective Grantees for membership in the Property Owners Association.

The Grantor, by its Vice President, swears and affirms that there is no gross income tax due by virtue of the transfer of real estate herein.

The Grantor does hereby covenant to warrant and defend said parcel of land against any and all acts done, suffered, or permitted by the Grantor and against the lawful claim of any person or persons claiming under or through the Grantor, subject as aforesaid.

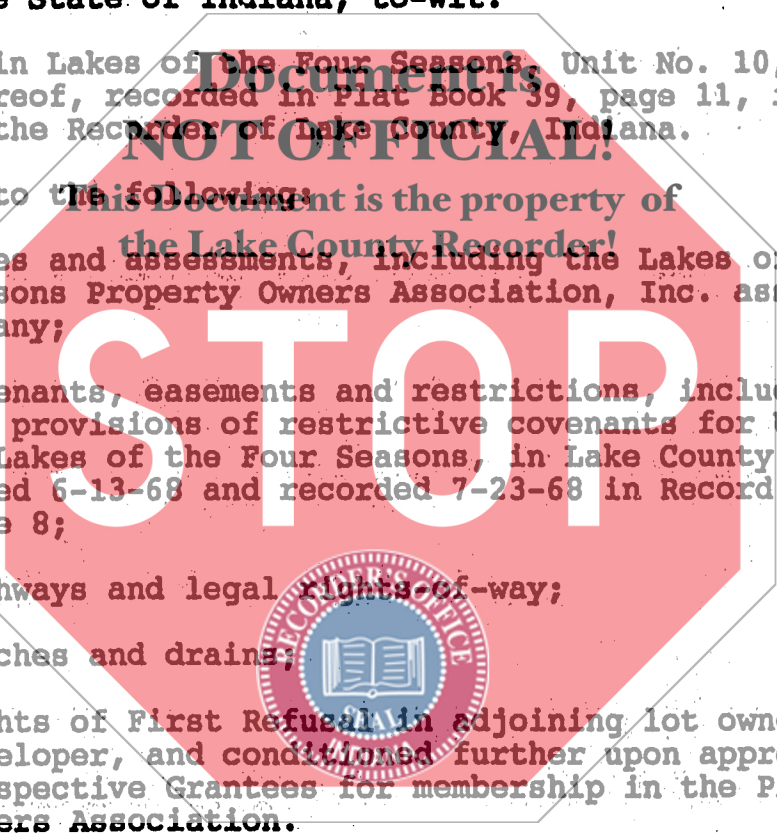
The undersigned person executing this deed represents and certifies on behalf of the Grantor, that the undersigned is a duly elected officer of the Grantor and has been fully empowered by

John M. Miller
Vice President
INDIANA FEDERAL SAVINGS AND LOAN ASSOCIATION

00461

g.d.

NORTHWEST INDIANA TITLE SERVICES, INC.
162 Washington Street
Lafayette, Indiana 47905
769-0777 or 769-0709



ROBERT B. MELAND
Recorder
16. H.P. 91

NOV 10 1991
16. H.P. 91

STATE OF INDIANA/S.S.N.D.
LAKE COUNTY
FILED FOR RECORD

RECEIVED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER
NOV 7 1991

proper resolution, or the by-laws of the Grantor, to execute and deliver this Special Warranty Deed; that the Grantor is a corporation in good standing in the State of its origin and, where required, in the State where the subject real estate is situate; that the Grantor has full corporate capacity to convey the real estate described; and that all necessary corporate action for the making of this conveyance has been duly take.

IN WITNESS WHEREOF, Grantor has caused this deed to be executed this 5th day of June, 1991.

INDIANA FEDERAL SAVINGS AND LOAN ASSOCIATION

Document NOT OFFICIAL!

This Document is the property of John W. Biddle the Lake County Recorder!

STATE OF INDIANA)
COUNTY OF PORTER)

SS:

Before me, a Notary Public in and for said County and State, personally appeared John W. Biddle, the Vice President of Indiana Federal Savings and Loan Association, who acknowledged execution of the foregoing Special Warranty Deed for and on behalf of said Grantor, and who, having been duly sworn, stated that the representations therein contained are true.

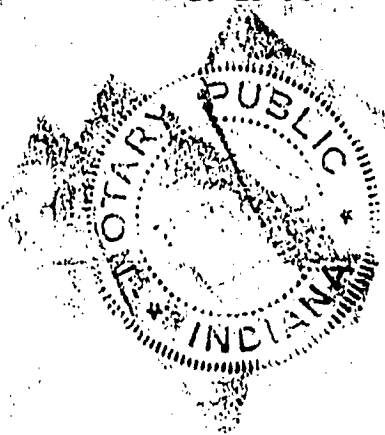
Witness my hand and Notarial Seal this 5th day of June, 1991.



Patricia J. Mostello
Patricia J. Mostello, Notary Public
Resident of Porter County

My Commission Expires:

10-25-93



This instrument prepared by: **Quentin A. Blachly**
BLACHLY, TABOR, BOZIK & HARTMAN
401 Indiana Federal Building
Valparaiso, Indiana 46383