

Gainer Bank
Box 209
77 Hwy 46402-0209
Attn: E. C. Pease

92008788

THIS INDENTURE WITNESSETH

That the Grantor, Arthur R. Niksch, of the County of Lake and State of Indiana, for and in consideration of TEN AND NO/100 DOLLARS (\$10.00) and other good and valuable considerations in hand paid, CONVEY and WARRANT unto Gainer Bank, N.A., as Trustee under the provisions of a Trust Agreement dated the 1st day of November, 1991, known as the Arthur R. Niksch Trust, the following-described real estate in the County of Lake and State of Indiana, to-wit:

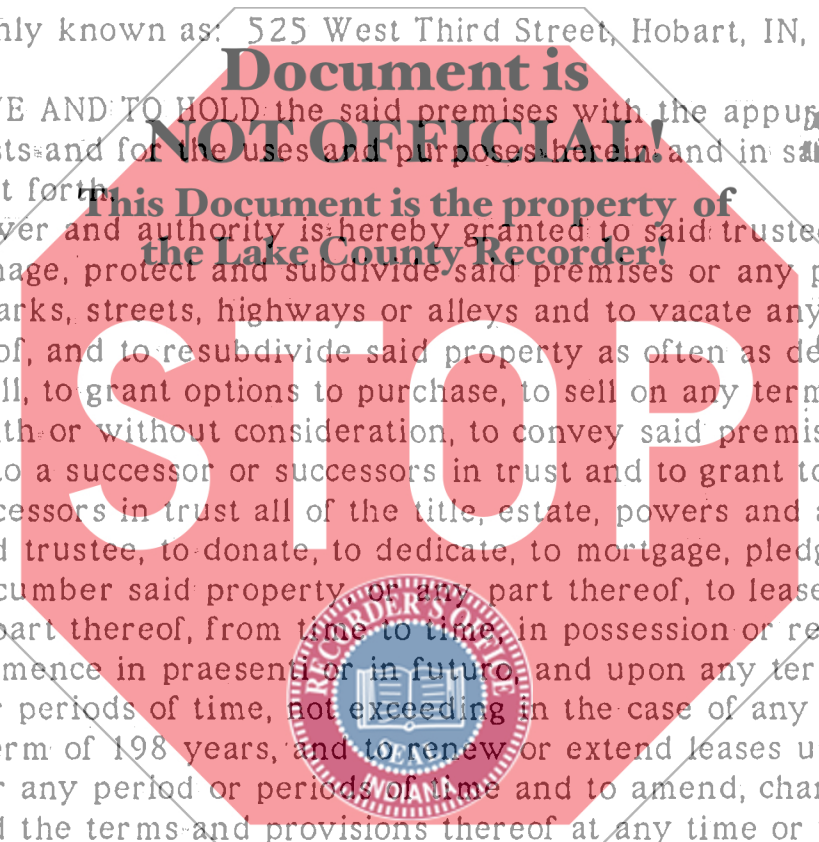
Lot No. Four (4), in Block No. Eighteen (18), as marked and laid down on the recorded plat of Hobart Park Addition to Hobart, in Lake County, Indiana. (Key No. 27-18-0046-0006.)

Commonly known as: 525 West Third Street, Hobart, IN, 46342.

TO HAVE AND TO HOLD the said premises with the appurtenances upon the trusts and for the uses and purposes herein, and in DUPLICATE FOR TAXATION SUBJECT TO ORIGINAL ACCEPTANCE FOR TRANSFER. agreement set forth.

Full power and authority is hereby granted to said trustee to improve, manage, protect and subdivide said premises or any part thereof, to dedicate parks, streets, highways or alleys and to vacate any subdivision or part thereof, and to resubdivide said property as often as desired, to contract to sell, to grant options to purchase, to sell on any terms, to convey either with or without consideration, to convey said premises or any part thereof to a successor or successors in trust and to grant to such successor or successors in trust all of the title, estate, powers and authorities vested in said trustee, to donate, to dedicate, to mortgage, pledge or otherwise encumber said property or any part thereof, to lease said property, or any part thereof, from time to time, in possession or reversion, by leases to commence in praesenti or in futuro, and upon any terms, and for any period or periods of time, not exceeding in the case of any single demise the term of 99 years, and to renew or extend leases upon any terms and for any period or periods of time and to amend, change or modify leases and the terms and provisions thereof at any time or times hereafter, to contract to make leases and to grant options to lease and options to renew leases and options to purchase the whole or any part of the reversion and to contract respecting the manner of fixing the amount of present or future rentals, to partition or to exchange said property, or any part thereof, for any real or personal property, to grant easements or charges of any kind, to release, convey or assign any right, title or interest in or about or easement appurtenant to said premises or any part thereof, and to deal with said property and every part thereof in all other ways and for such other considerations as it would be lawful for any person owning the same to deal with the same, whether similar to or different from the ways above specified, at any time or times hereafter.

In no case shall any party dealing with said trustee in relation to said premises, or to whom said premises or any part thereof shall be conveyed, contracted to be sold, leased or mortgaged by said trustee, be obliged to see to the application of any purchase money, rent, or money borrowed or advanced on said premises, or be obliged to see that the terms of this trust have been complied with, or be obliged to inquire into the necessity or expediency of any act of said trustee, or be obliged or privileged to inquire



JAN 14 1992

James N. Antox
AUDITOR LAKE COUNTY



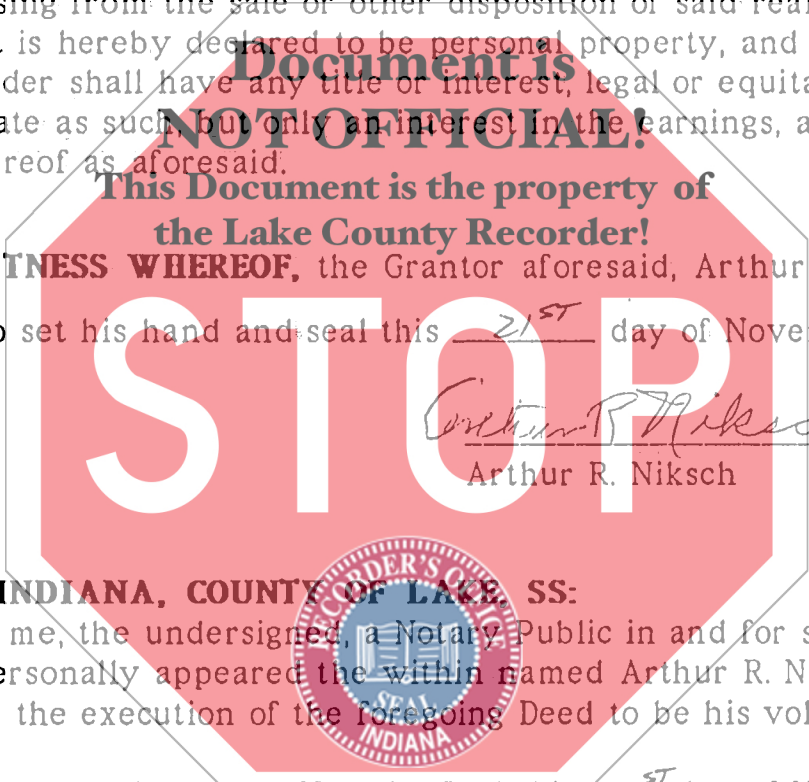
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into any of the terms of said trust agreement; and every deed, trust deed, mortgage, lease or other instrument executed by said trustee in relation to said real estate shall be conclusive evidence in favor of every person relying upon or claiming under any such conveyance, lease or other instrument, (a) that at the time of the delivery thereof the trust created by this Indenture and by said trust agreement was in full force and effect, (b) that such conveyance or other instrument was executed in accordance with the trusts, conditions and limitations contained in this Indenture and in said trust agreement or in some amendment thereof and binding upon all beneficiaries thereunder, (c) that said trustee was duly authorized and empowered to execute and deliver every such deed, trust deed, lease, mortgage or other instrument and (d) if the conveyance is made to a successor or successors in trust, that such successor or successors in trust have been properly appointed and are fully vested with all the title, estate, rights, powers, authorities, duties and obligations of its, his or their predecessor in trust.

The interest of each and every beneficiary and of all persons claiming under them or any of them shall be only in the earnings, avails and proceeds arising from the sale or other disposition of said real estate, and such interest is hereby declared to be personal property, and no beneficiary hereunder shall have any title or interest, legal or equitable, in or to said real estate as such, but only an interest in the earnings, avails and proceeds thereof as aforesaid.



This Document is the property of the Lake County Recorder!

IN WITNESS WHEREOF, the Grantor aforesaid, Arthur R. Nicksch has hereunto set his hand and seal this 21ST day of November, 1991.

Arthur R. Nicksch (SEAL)
Arthur R. Nicksch

STATE OF INDIANA, COUNTY OF LAKE, SS:

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named Arthur R. Nicksch, who acknowledge the execution of the foregoing Deed to be his voluntary act and deed.

WITNESS my hand and Notarial Seal this 21ST day of November, 1991.

My Commission Expires:

5/29/94

County of Residence: PORTER

Elaine L. Kolb
(signature) Notary Public

ELAINE L. KOLB
(printed)

This instrument was prepared by: Marc H. Donaldson, Attorney at Law.