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DEED IN TRUST

atty Wm J O'Connor
2646 Hiway Ave
M'land. 46322

THIS INDENTURE WITNESSETH, THAT THE GRANTOR, JEAN M. HAYES, a widow and not since remarried and surviving joint tenant of Alfred H. Hayes, deceased, of LaGrange, Illinois, for and in consideration of the sum of TEN AND NO/100 DOLLARS (\$10.00), and other good and valuable consideration in hand paid, receipt of which is hereby acknowledged, CONVEYS AND WARRANTS unto DAVID J. HAYES, not individually, but as trustee under the provisions of a trust instrument known as the JEAN M. HAYES 1992 TRUST and unto all and every successor or successors in trust under said trust instrument (the named individual, with all successors, is referred to herein as the "Trustee"), the following described real estate located in the County of Lake, State of Indiana, to-wit:

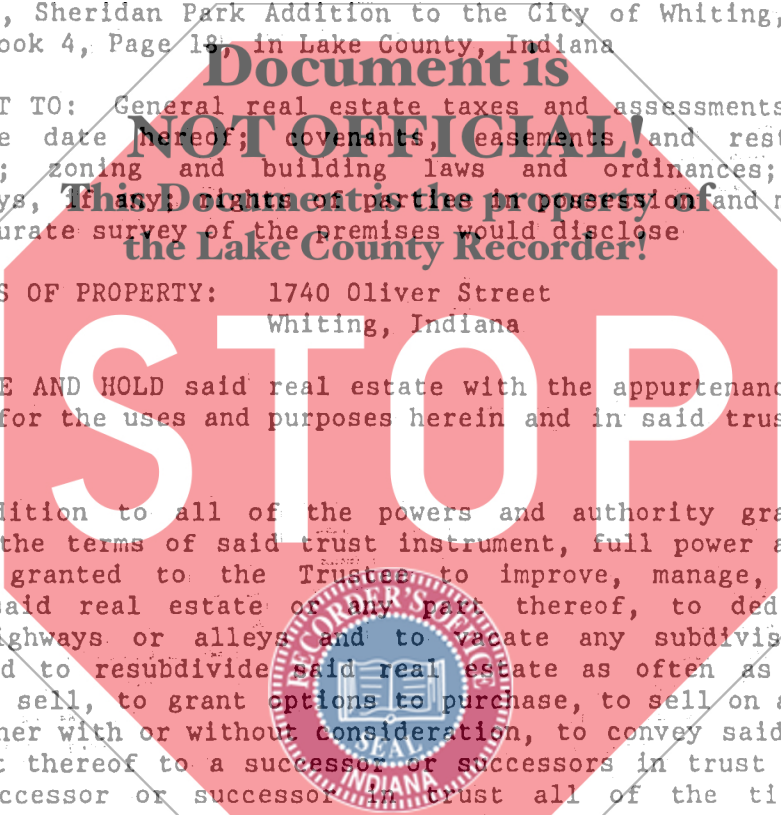
Lot 16, Sheridan Park Addition to the City of Whiting, as shown in Plat Book 4, Page 18, in Lake County, Indiana

SUBJECT TO: General real estate taxes and assessments not due as of the date hereof; covenants, easements and restrictions of record; zoning and building laws and ordinances; roads and highways, and all other rights of parties in possession of and matters which an accurate survey of the premises would disclose

ADDRESS OF PROPERTY: 1740 Oliver Street
Whiting, Indiana

TO HAVE AND HOLD said real estate with the appurtenances, upon the trusts and for the uses and purposes herein and in said trust instrument set forth.

In addition to all of the powers and authority granted to the Trustee by the terms of said trust instrument, full power and authority is hereby granted to the Trustee to improve, manage, protect and subdivide said real estate or any part thereof, to dedicate parks, streets, highways or alleys and to vacate any subdivision or part thereof, and to resubdivide said real estate 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 real estate or any part thereof to a successor or successors in trust and to grant to such successor or successor in trust all of the title, estate, powers, and authorities vested in the Trustee; to donate, to dedicate, to mortgage, pledge or otherwise encumber said property, or any part thereof, to lease said real estate or any part thereof, from time to time, in possession or reversion, by leases to commence at the present or in the future, and upon any terms and for any period or periods of time, not exceeding in the case of any single demise the term of 198 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 financing the same, or any part thereof, rentals, to partition or to exchange said property, or any part thereof,



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Clara M. Denton
ADDICER LAKE COUNTY

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for other real or personal property, to grant easements or charges of any kind, to release, convey or assign any right or title or interest in or about or easement appurtenant to said real estate or any part thereof, and to deal with said real estate 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 the Trustee in relation to said real estate, or to whom said real estate or any part thereof shall be conveyed, contracted to be sold, leased or mortgaged by the Trustee be obliged to see to the application of any purchase money, rent, or money borrowed or advanced on said real estate, 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 the Trustee; or be obliged or privileged to inquire into any of the terms of said trust instrument; and every deed, trust deed, mortgage, lease or other instrument executed by the 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 instrument 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 instrument or in some amendment thereof and binding upon all beneficiaries thereunder, (c) that the 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 by 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 their predecessors in trust.

The interest of each and every beneficiary hereunder 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 IS NOT HOMESTEAD PROPERTY.

IN WITNESS WHEREOF, the GRANTOR has set her hand and seal this 10th day of February, 1992.

Jean M. Hayes

JEAN M. HAYES
By: *David J. Hayes*

David J. Hayes, as attorney-in-fact for Jean M. Hayes

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

I, Carol A Harrington, a Notary Public in and for said County, in the State aforesaid, do hereby certify that DAVID J. HAYES, as attorney-in-fact for JEAN M. HAYES, a widow and not since remarried and surviving joint tenant of Alfred H. Hayes, deceased, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that he signed, sealed and delivered said instrument as his free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and official seal this 10th day of February, 1992.

My Commission Expires:

9/27/95

Address of Grantee and
Send Subsequent Tax
Bills To:

David J. Hayes, Trustee
232 S. 7th Ave.
La Grange, IL 60525

This Instrument Prepared In Chicago, Illinois By and
After Recording Return To:

Ann Duker
McDermott, Will & Emery
227 West Monroe Street
Chicago, Illinois 60606

