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TICOR-H.O.

THIS FORM HAS BEEN APPROVED BY THE INDIANA STATE BAR ASSOCIATION FOR USE BY LAWYERS ONLY. THE SELECTION OF A FORM OF INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS AND INSERTION OF SPECIAL CLAUSES, CONSTITUTES THE PRACTICE OF LAW AND MAY ONLY BE DONE BY A LAWYER.

Mail tax bills to: 92021140

Tax Key No.: 39-84-18

Ben B. Smith
Pamela M. Smith
2825 Beverly Drive
Gary, IN 46408

WARRANTY DEED

This indenture witnesseth that CHERYL R. KELLNER (CLARK)

of Los Angeles County in the State of California

Convey and warrant to BAYNARD L. SMITH, JR. AND PAMELA M. SMITH, Husband and Wife

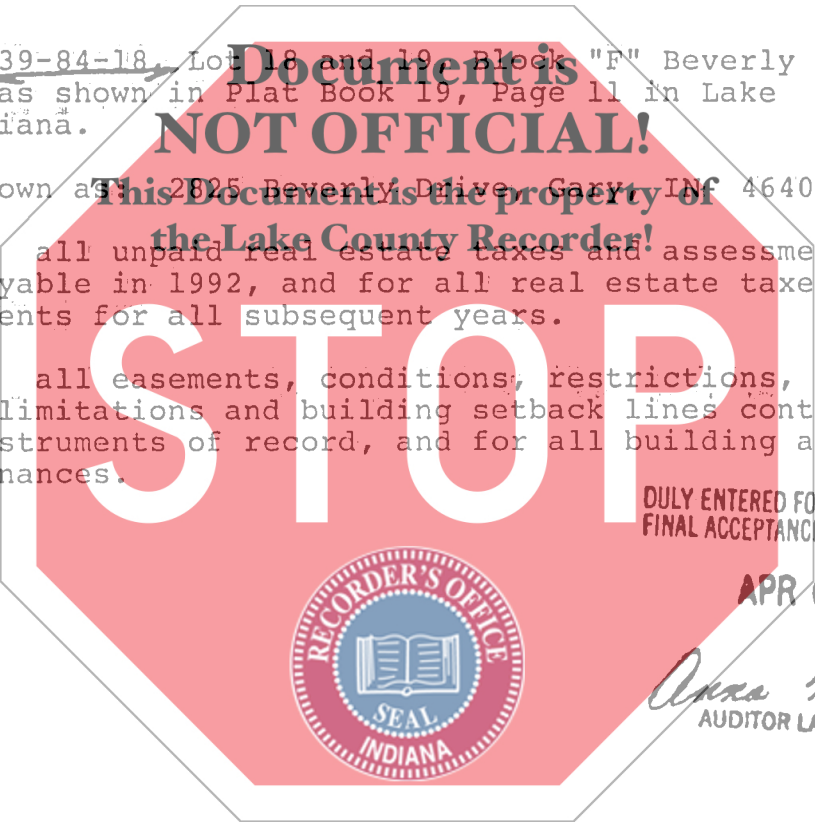
of Lake County in the State of Indiana
for and in consideration of Ten Dollars and other good and valuable considerations the receipt whereof is hereby acknowledged, the following Real Estate in Lake County in the State of Indiana, to wit:

Key number 39-84-18, Lot 18 and 19, Block "F" Beverly Highlands, as shown in Plat Book 19, Page 11 in Lake County, Indiana.

Commonly known as 2825 Beverly Drive, Gary, IN 46408.

Subject To: all unpaid real estate taxes and assessments for 1991 payable in 1992, and for all real estate taxes and assessments for all subsequent years.

Subject To: all easements, conditions, restrictions, covenants, limitations and building setback lines contained in prior instruments of record, and for all building and zoning ordinances.



DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER:

APR 6 1992



Anna M. Antox
AUDITOR LAKE COUNTY

State of ~~Indiana~~ California, Los Angeles County, ss:
Before me, the undersigned, a Notary Public in and for said County and State, this 24th day of March 1992 personally appeared:

CHERYL R. KELLNER (CLARK)

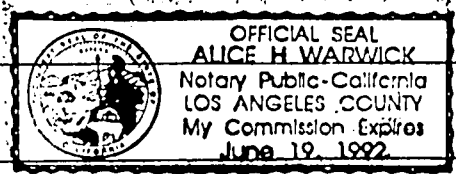
Dated this 24 Day of March 1992

Cheryl R. Kellner Clark
Cheryl R. Kellner (Clark)

And acknowledged the execution of the foregoing deed. In witness whereof, I have hereunto subscribed my name and affixed my official seal. My commission expires June 19 1992

Alice H. Warwick
Notary Public

Resident of Los Angeles County.



This instrument prepared by R. Brian Woodward, #2303-45
ANDERSON, TAUBER & WOODWARD, P.C.
8935 Broadway
Merrillville, IN 46410

00225 Attorney at Law

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MAIL TO: