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460481 pdg

ENVIRONMENTAL DISCLOSURE DOCUMENT FOR
TRANSFER OF REAL PROPERTY

92068971

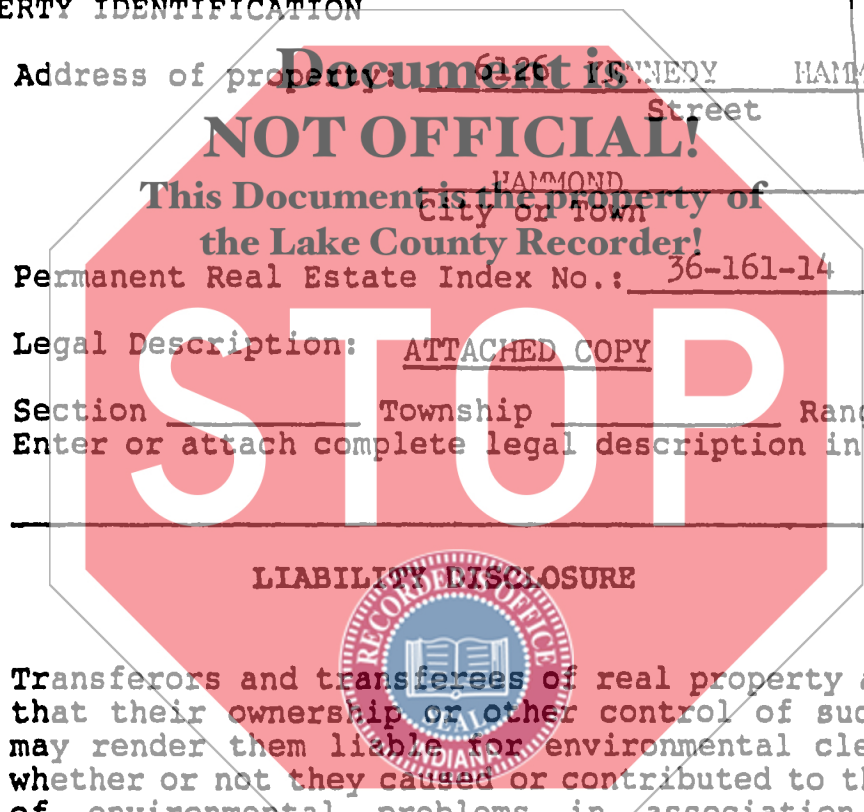
The following information is provided under IC 13-7-22, the Responsible Property Transfer Law.

For Use by County Recorder's Office
County Lake
Date October 29, 1992
Doc. No.
Vol.
Page
Rec'd by:

I. PROPERTY IDENTIFICATION

A. Address of property: 6126 ISHNEY HAMMOND Street
HAMMOND City or Town
Permanent Real Estate Index No.: 36-161-14 Unit 26

B. Legal Description: ATTACHED COPY
Section _____ Township _____ Range _____
Enter or attach complete legal description in this area:



Transferors and 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 75 X 167.50 Acreage _____

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)

STATE OF ILLINOIS
LAKE COUNTY
FILED FOR RECORD
OCT 30 1 28 PM '92
ROBERT REELAND

STATE OF ILLINOIS
LAKE COUNTY
FILED FOR RECORD
NOV 6 1 33 PM '92
ROBERT REELAND

2300
7800
CF

II. NATURE OF TRANSFER

YES NO

- A. (1) Is there a transfer by deed or other instrument of conveyance? NO
- (2) Is there a transfer by assignment of over 25% of beneficial interest of a land trust? NO
- (3) A lease exceeding a term of 40 years? NO
- (4) A mortgage or collateral assignment of beneficial interest? YES
- (5) A contract for the sale of property? NO

B. (1) Identify Transferor:

NORMAN W. PRATER JR. EVELYN L. PRATER

Name and Current Address of Transferor

135 N. LINDBERG AVE. GRIFFITH IND. 46317

Name and Address of Trustee if this is a transfer of beneficial interest of a land trust. Trust No.

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

NORMAN W. PRATER JR. EVELYN L. PRATER 219-924-4629

Name, Position (if any), and address Telephone No.

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?

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.

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. Yes No

(B) Permits for emissions to the atmosphere. Yes No

(C) Permits for any waste storage, waste treatment, or waste disposal operation. Yes No

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

Yes
No

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). Yes No

(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). Yes No

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. Yes No

(B) Filing an environmental enforcement case with a court or the solid waste management board for Yes No

which a final order or consent decree was entered.

(C) If the answer to question (B) was Yes
Yes, then indicate whether or not No
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 resulted in a reportable "release" of any hazardous substances or petroleum as required under state or federal laws?

Yes
No

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

Yes
No

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 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 substance 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?

Yes
No

11. Is there any explanation needed for clarification of any of the above answers or responses?

NO

Document is NOT OFFICIAL!

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: JAMES MITCHELL

Type of business or property usage USED CAR LOT

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:

YES NO

Landfill	<u> </u>	<u> </u>
Surface Impoundment	<u> </u>	<u> </u>
Land Treatment	<u> </u>	<u> </u>
Waste Pile	<u> </u>	<u> </u>
Incinerator	<u> </u>	<u> </u>
Storage Tank (Above Ground)	<u> </u>	<u> </u>
Storage Tank (Underground)	<u> </u>	<u> </u>
Container Storage Area	<u> </u>	<u> </u>
Injection Wells	<u> </u>	<u> </u>
Wastewater Treatment Units	<u> </u>	<u> </u>
Septic Tanks	<u> </u>	<u> </u>

Transfer Stations
Waste Recycling Operations
Waste Treatment Detoxification
Other Land Disposal Area

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.

Norman W. Prater, Jr. Evelyn L. Prater

TRANSFEROR (or on behalf of
Transferor)

Document is NOT OFFICIAL!
Norman W. Prater, Jr. & Evelyn L. Prater

B. This form was delivered to me with all elements completed on _____ 19____

**This Document is the property of
the Lake County Recorder!**

TRANSFeree (or on behalf of
Transferee)

STOP

mcm.10\5524

STATE OF INDIANA
COUNTY OF LAKE

Before me, the undersigned Notary Public in and for said State and county, personally appeared Norman W. Prater, Jr. and Evelyn L. Prater



and acknowledged the execution of the foregoing instrument on

this 29th day of October 1992

STATE OF INDIANA
LAKE COUNTY

Arlyne K. Royal

ARLYNE K ROYAL
Notary Public

My Commission Expires: April 18, 1995

Lake County Residence

This document completed by Norman W. Prater, Jr.

WAIVER

I, Terrence J. Farrell, a Senior Vice President of Calumet National Bank, hereby state on behalf of the Calumet National Bank as follows:

1. Calumet National Bank, hereinafter referred to as "Transferee" is providing financing to Norman W. Prater, Jr. and Evelyn L. Prater, husband and wife, hereinafter referred to as "Transferors" the following described real estate located in Lake County, Indiana, to-wit;

Lots 15, 16 and 17, Block 1, and that part of vacated Old Kennedy Avenue, also known as Gibson Road, lying East of and adjoining said lots, subdivision of that ~~part~~ lying East of the Chicago Indiana and Southern Railroad, of the North half of the Northeast quarter of the Southwest quarter of Section 4, Township 36 North, Range 9 West of the 2nd P.M., in the City of Hammond, as shown in Plat Book 6, page 24, in Lake County, Indiana/This real estate is commonly known as 6126 Kennedy Avenue, Hammond, Indiana 46323

**part

2. The Calumet National Bank is making a loan to the transferors and securing said loan by a mortgage on the above described real property.

3. The transferors are aware that I.C. 13-7-22-5 et seq. hereinafter referred to as the Responsible Property Transfer Law, requires the transferor to complete the Environmental Disclosure Document For Transfer of Real Property concerning the property being transferred and described in paragraph 2 above which such document the transferors have provided to the Calumet National Bank on this date, a copy of said Environmental Disclosure Document For Transfer of Real Property is attached hereto and marked Exhibit "A".

4. That the Calumet National Bank has examined said Environmental Disclosure Document For Transfer of Real Property and accepts said document.

5. The Responsible Property Transfer Law requires the transferor to deliver the Environmental Disclosure Document For Transfer of Real Property to the Calumet National Bank at least 30 days prior to the transfer of said real estate referred to in said document.

6. That the transfer of the real estate as set forth in the Environmental Disclosure document For Transfer of Real Property attached hereto as Exhibit "A" is contemplated to be completed prior to the 30 days as required by the Responsible Property Transfer Law and the Calumet National Bank hereby expressly waives the requirement contained in the Responsible Property Transfer Law requiring the transferors to deliver to the Calumet National Bank the Environmental Disclosure Document For Transfer of Real Property 30 days prior to the transfer of said real property. The Calumet National Bank further waives the remedies of the Calumet National Bank as provided in said Responsible Property Transfer Law for failure to deliver the environmental disclosure document for transfer of real property 30 days prior to the transfer of said property.

Dated: October 29th, 1992

CALUMET NATIONAL BANK

By Terrence J. Farrell

Terrence J. Farrell
Senior Vice President
Mortgage Loan Department

STATE OF INDIANA

COUNTY OF LAKE

Before me, Susan M. Pabon in and for said County and State, personally appeared Terrence J. Farrell and acknowledged the execution of the above and foregoing to be his voluntary act and deed.

GIVEN under my hand and official seal this 3rd day of November, 1992

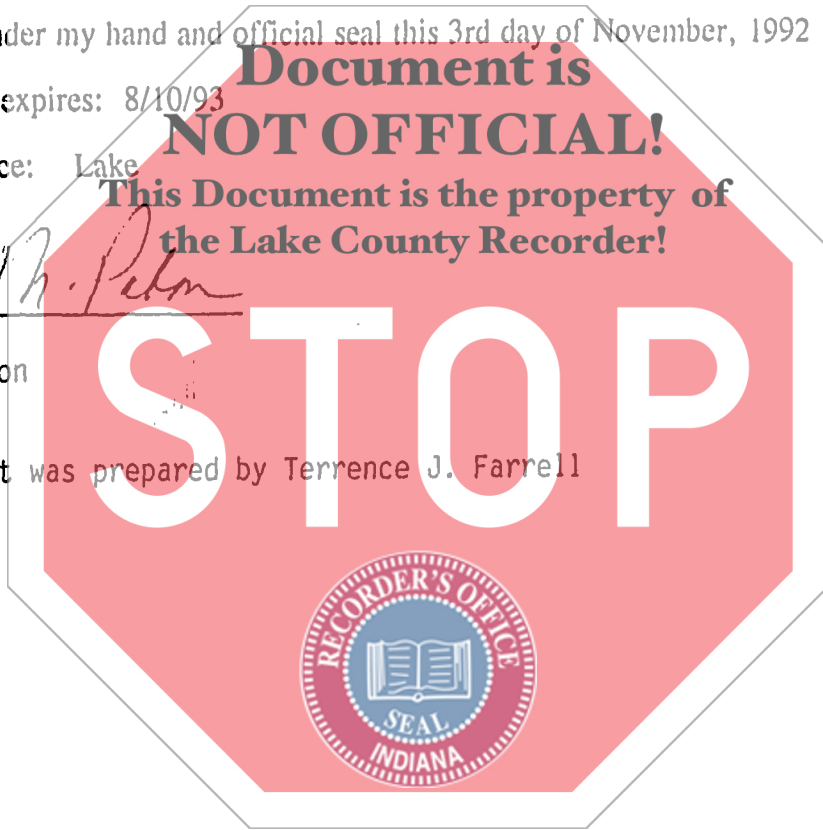
My Commissions expires: 8/10/93

County of residence: Lake

Susan M. Pabon

Notary Public
Susan M. Pabon

This instrument was prepared by Terrence J. Farrell



II. NATURE OF TRANSFER

- | | YES | NO |
|---|------------|-----------|
| A. (1) Is there a transfer by deed or other instrument of conveyance? | _____ | <u>NO</u> |
| (2) Is there a transfer by assignment of over 25% of beneficial interest of a land trust? | _____ | <u>NO</u> |
| (3) A lease exceeding a term of 40 years? | _____ | <u>NO</u> |
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(2) Identify person who has completed this form on behalf of the transferor and who has knowledge of the information contained in this form:

NORMAN W. PRATER JR EVELYN L. PRATER 219-924-4629
Name, Position (if any) Telephone No.
and address

C. Identify Transferee:

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

Yes _____
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Norman W. Prater, Jr. & Evelyn L. Prater

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STOP

mcm.10\5524

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COUNTY OF LAKE

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and acknowledged the execution of the foregoing instrument on

this 29th day of October 1992

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LAKE COUNTY

Arlyne K. Royal

ARLYNE K ROYAL
Notary Public

My Commission Expires: April 18, 1995

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Terrence J. Farrell
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GIVEN under my hand and official seal this 3rd day of November, 1992

My Commissions expires: 8/10/93

County of residence: Lake



Notary Public

Susan M. Pabon

This instrument was prepared by Terrence J. Farrell

