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Mail tax bills to: 92073903

Tax Key No.:

4149 Towle Avenue
Hammond, Indiana 46327

WARRANTY DEED

This indenture witnesseth that JAMES M. RAY and JUDITH L. RAY, husband and wife

of Howard County in the State of Indiana

Convey and warrant to CHUNG YOO

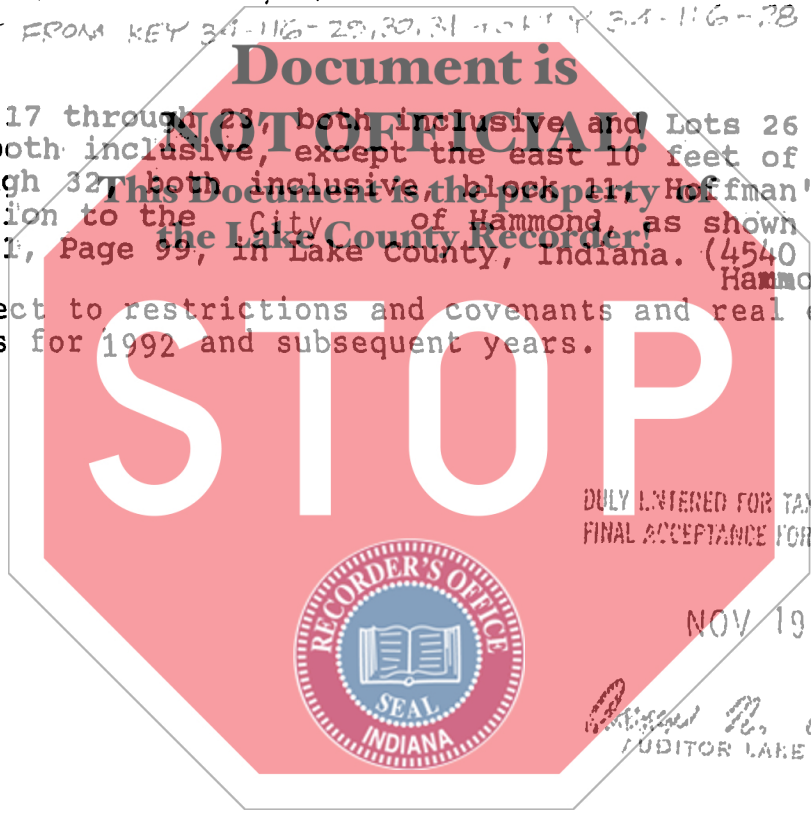
of Cook County in the State of Illinois
for and in consideration of Ten and no/100ths Dollars

the receipt whereof is hereby acknowledged, the following Real Estate in Lake County in the State of Indiana, to wit:

KEY 34-116-19, 20, 21, 22, 23, 24, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50
SPLIT FROM KEY 34-116-25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50

Lots 17 through 23, both inclusive and Lots 26 through 32, both inclusive, except the east 10 feet of lots 26 through 32, both inclusive, block 11, Hoffman's Third Addition to the City of Hammond, as shown in Plat Book 1, Page 99, in Lake County, Indiana. (4540 Calumet Avenue Hammond, Indiana)

Subject to restrictions and covenants and real estate taxes for 1992 and subsequent years.



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
NOV 27 10 06 AM '92
ROBERT R. RAY
CLERK

State of Indiana, Lake County, ss:
Before me, the undersigned, a Notary Public in and for said County and State, this 17th day of October 19 92 personally appeared:

James M. Ray
Judith/Ray
L.

Dated this 17th Day of October 19 92

James M. Ray
JAMES M. RAY
Judith L. Ray
JUDITH L. RAY
L.

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 11/14/95 19

Annette M. Skalka
Annette M. Skalka
Notary Public
Resident of Lake County.

00037

This instrument prepared by Charles A. Myers, 53 Muenich Court, Hammond, Indiana Attorney at Law