

(Dearborn Apts)

A WARNING TO THE PARTIES TO A TRANSFER OF PROPERTY: It is highly unlikely that the single act of reading this document would be found to constitute "all appropriate inquiry into the previous ownership and uses of the property" so as to protect you against liability under the "innocent purchaser" provision of the federal Comprehensive Environmental Response, Compensation and Liability Act, 42 U.S.C. 9601(35)(B). You are strongly encouraged not only to read this document carefully but also to take all other actions necessary to the exercise of due diligence in your inquiry into the previous ownership and uses of the property.

Chicago Title Insurance Company

Document is ENVIRONMENTAL DISCLOSURE DOCUMENT FOR TRANSFER OF REAL PROPERTY NOT OFFICIAL!

This Document is the property of the Lake County Recorder's Office

The following information is provided under IC 13-7-22.5, the Responsible Property Transfer Law.

Date:
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Vol.
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Rec'd by:

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DEC 8 10 19 AM '82
ROBERT E. WHEELAND
RECORDER

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

I. PROPERTY IDENTIFICATION

A. Address of property: 4203-07 Dearborn Ave.
Street
Hammond, IN
City or Town
North
Township

Tax Parcel Identification No. (Key Number): _____

B. Legal Description: Real estate located in Lake County, State of Indiana described in Exhibit "A" attached hereto and by reference made a part hereof.

bt
26.00

LIABILITY DISCLOSURE

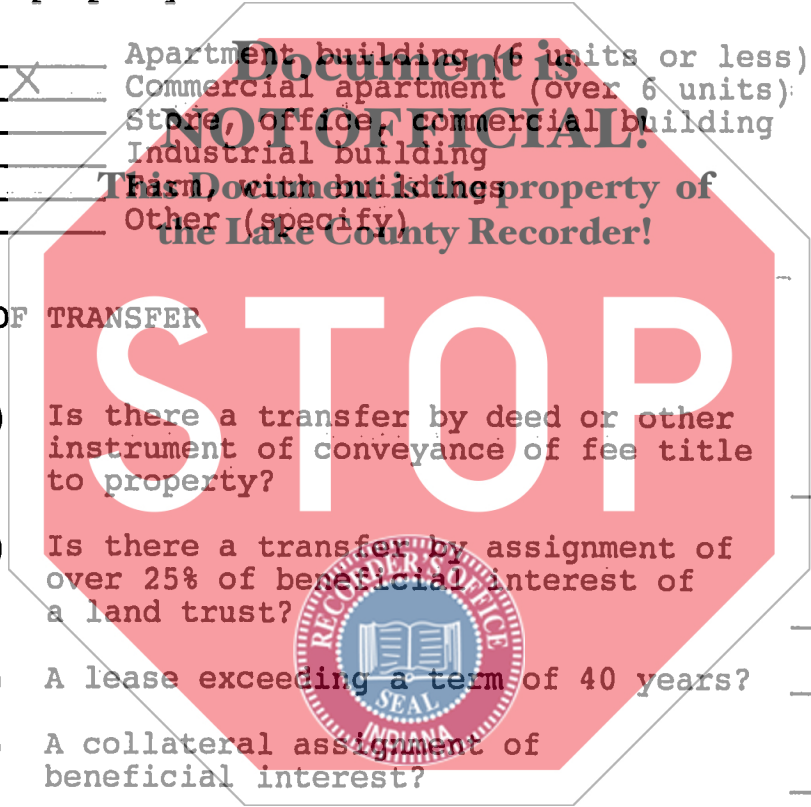
Transferors and transferees of real property are advised that their ownership or other control of such property may render them liable for environmental cleanup costs whether or not they caused or contributed to the presence of environmental problems in association with the property.

C. Property Characteristics:

Lot Size _____ 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) _____



II. NATURE OF TRANSFER

		YES	NO
A.	(1) Is there a transfer by deed or other instrument of conveyance of fee title to property?	_____	_____ ✓
	(2) Is there a transfer by assignment of over 25% of beneficial interest of a land trust?	_____	_____ ✓
	(3) A lease exceeding a term of 40 years?	_____	_____ ✓
	(4) A collateral assignment of beneficial interest?	_____ ✓	_____
	(5) An installment contract for the sale of property?	_____	_____ ✓
	(6) A mortgage or trust deed?	_____ X	_____
	(7) A lease of any duration that includes an option to purchase?	_____	_____ ✓

B. (1) Identify Transferor:

ALICE E. KOTSO, TRUSTEE OF THE ALICE E. KOTSO REVOCABLE TRUST UNDER AGREEMENT DATED NOVEMBER 25, 1991

Name and Current Address of Transferor

ALICE E. KOTSO, TRUSTEE OF THE ALICE E. KOTSO REVOCABLE TRUST UNDER AGREEMENT DATED NOVEMBER 25, 1991, Principal business address is c/o Sun Realty, 900 Ridge Road, Suite A, Munster, Indiana 4632

Name and Address of Trustee if this is a transfer of beneficial interest of a land trust.

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

JOSEPH J. KOTSO AND ALICE E. KOTSO

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

Principal business address is c/o Sun Realty, 900 Ridge Road, Suite A, Munster, Indiana 4632

C. Identify Transferee:

Name and Current Address of Transferee

CALUMET NATIONAL BANK, a national banking association having its principal office at 5231 Hohman Avenue, Hammond, Indiana 46320



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 "a hazardous substance", as defined by IC 13-7-8.7-1? This question does not apply to consumer goods stored or handled by a retailer in the same form and approximate amount, concentration, and manner as they are sold to consumers, unless the retailer has engaged in any commercial mixing (other than paint mixing or tinting of consumer sized containers), finishing, refinishing, servicing, or cleaning operations on the property.

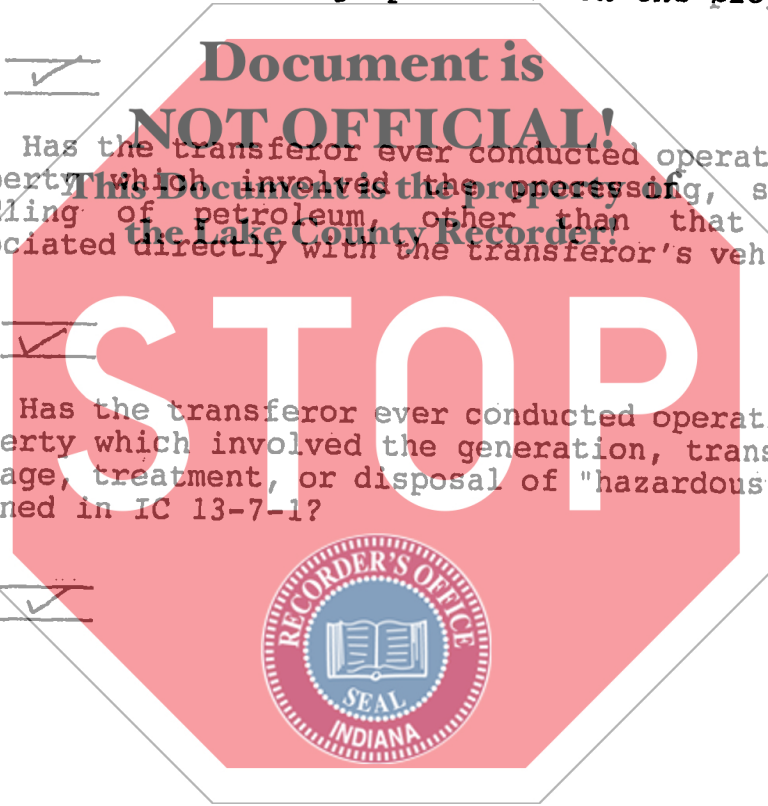
Yes
No

2. Has the transferor ever conducted operations on the property which involved the processing, storage, or handling of petroleum, other than that which was associated directly with the transferor's vehicle usage?

Yes
No

3. Has the transferor ever conducted operations on the property which involved the generation, transportation, storage, treatment, or disposal of "hazardous waste", as defined in IC 13-7-1?

Yes
No



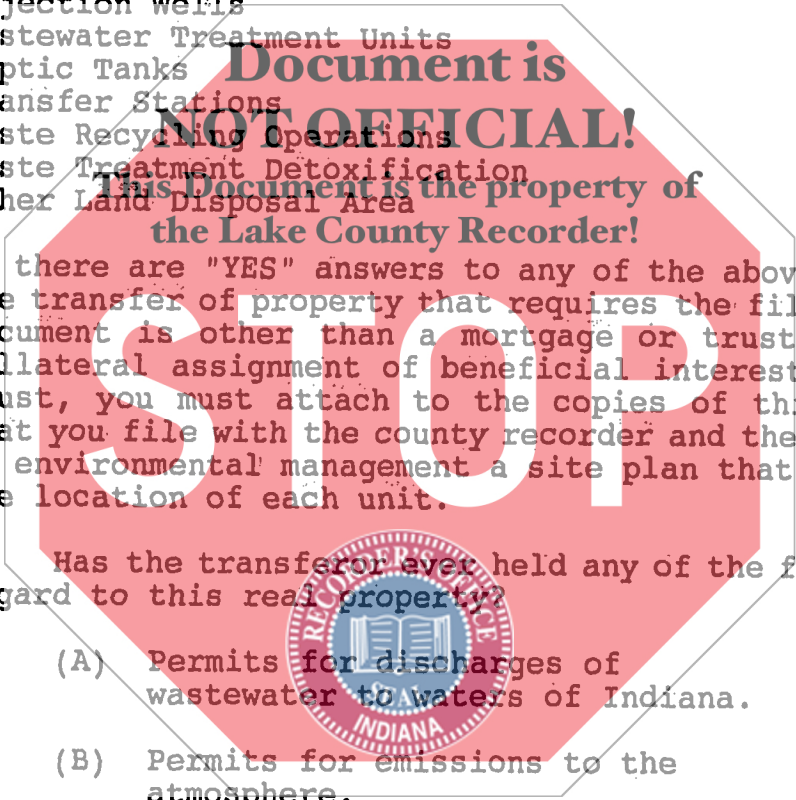
4. Are there any of the following specific units (operating or closed) at the property that are used or were used by the transferor to manage hazardous wastes, hazardous substances, or petroleum?

	YES	NO
Landfill	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Surface Impoundment	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Land Application	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Waste Pile	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Incinerator	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Storage Tank (Above Ground)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Storage Tank (Underground)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Container Storage Area	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Injection Wells	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Wastewater Treatment Units	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Septic Tanks	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Transfer Stations	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Waste Recycling Operations	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Waste Treatment Detoxification	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Other Land Disposal Area	<input type="checkbox"/>	<input checked="" type="checkbox"/>

If there are "YES" answers to any of the above items and the transfer of property that requires the filing of this document is other than a mortgage or trust deed or a collateral assignment of beneficial interest in a land trust, 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 which a final order or consent decree was entered. Yes _____
No

(C) If the answer to question (B) was Yes, then indicate whether or not the final order or decree is still in effect for this property. Yes _____
No

9. Environmental Releases During Transferor's Ownership.

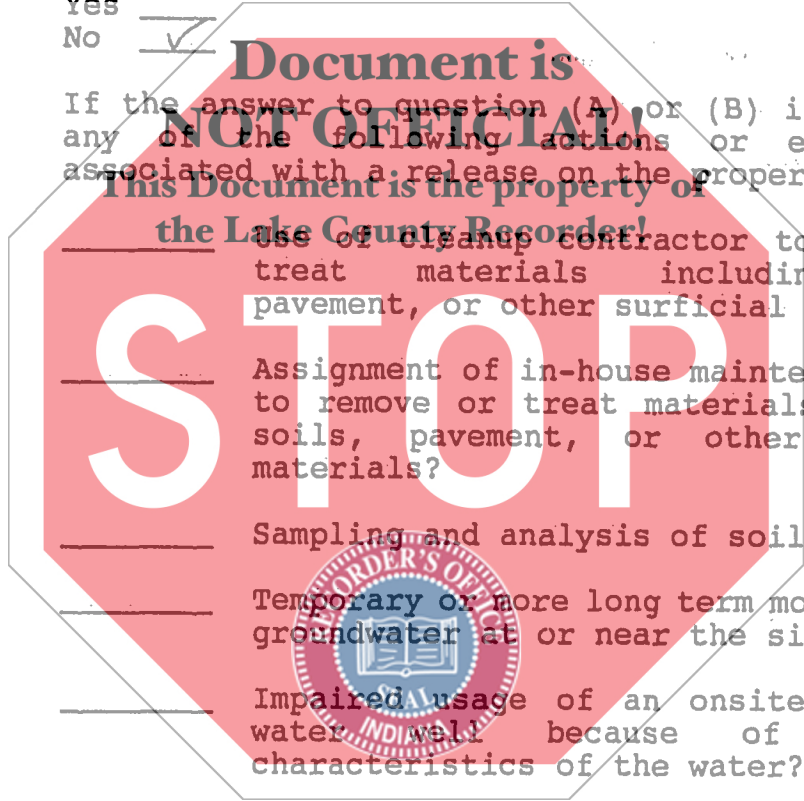
(A) Has any situation occurred at this site which resulted in a reportable "release" of any hazardous substances or petroleum as required under state or federal laws?

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 answer to question (A) or (B) is Yes, have any of the following actions or events been associated with a release on the property?



(C) Is there an environmental defect (as defined in IC 13-7-22.5-1.5) on the property that is not reported under question (A) or (B)?

Yes _____
No

If the answer is Yes, describe the environmental defect:

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

Yes _____
No

11. Has the transferor ever conducted an activity on the site without obtaining a permit from the U.S. Environmental Protection Agency, the commissioner of the department of environmental management, or another administrative agency or authority with responsibility for the protection of the environment, when such a permit was required by law?

Yes _____
No

If the answer is Yes, describe the activity:

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

B. This form was delivered to me with all elements completed on October 21, 1992.

Calumet National Bank

By: R Gary Bradley
Its: Executive Vice President



EXHIBIT A
4203 DEARBORN ST.

LOTS 7 TO 12, BOTH INCLUSIVE, BLOCK 8, J. WM. ESCHENBURG'S STATE LINE
ADDITION TO HAMMOND, AS SHOWN IN PLAT BOOK 2, PAGE 2, IN LAKE COUNTY,
INDIANA.

