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MEMORANDUM OF WRITTEN LAND CONTRACT

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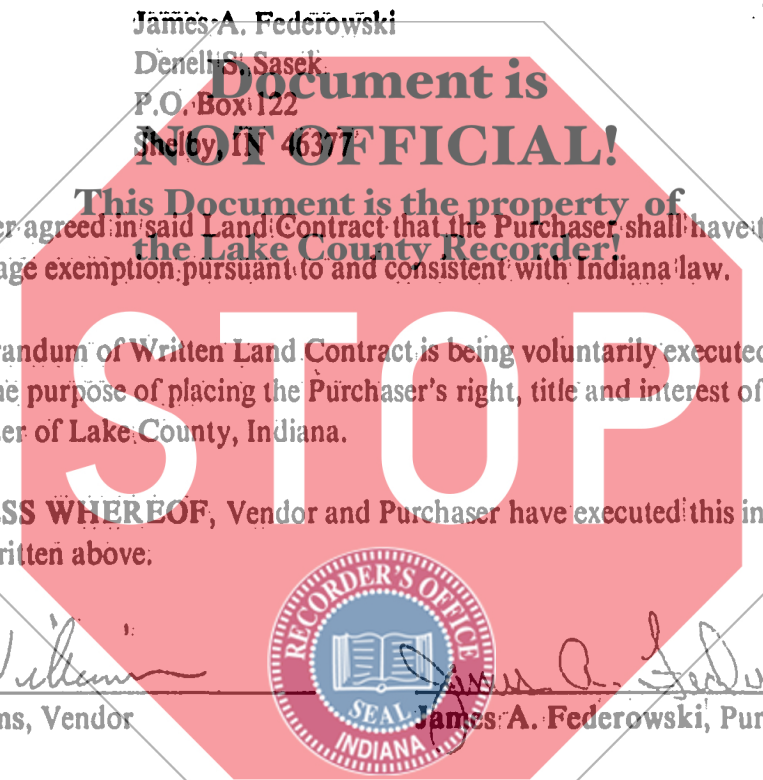
THIS MEMORANDUM OF WRITTEN LAND CONTRACT has been executed this 13th day of February, 1993, by Michael E. Williams and Mary D. Williams and wife, as Vendor, and by James A. Federowski and Denell S. Sasek, as joint tenants with right of survivorship, as Purchaser, to certify that Vendor and Purchaser entered into a written Land Contract for the sale of real estate on the 13th day of February, 1993, in which the terms of said sale were set out, including purchase price and the manner of payment. The real estate being conveyed under said Land Contract is located in Lake County, Indiana, and is legally described as follows:

Key # 3-136-6

Lot 6, Block 44, Village of Shelby, as shown in Plat Book-2, page 7, in Lake County, Indiana.

In said Land Contract the Vendor and the Purchaser stipulated that real estate taxes assessed prior to the date of the execution of said Land Contract are to be paid by the Vendor and that all real estate taxes assessed after the date of the execution of said Land Contract are to be paid by the Purchaser, whose address for receiving tax statements is:

James A. Federowski
Denell S. Sasek
P.O. Box 122
Shelby, IN 46377



It was further agreed in said Land Contract that the Purchaser shall have the right to file and receive a mortgage exemption pursuant to and consistent with Indiana law.

This Memorandum of Written Land Contract is being voluntarily executed by the Vendor and Purchaser for the purpose of placing the Purchaser's right, title and interest of record in the Office of the Recorder of Lake County, Indiana.

IN WITNESS WHEREOF, Vendor and Purchaser have executed this instrument on the day and year first written above.

Michael E. Williams
Michael E. Williams, Vendor



James A. Federowski
James A. Federowski, Purchaser

Mary D. Williams
Mary D. Williams, Vendor

Denell S. Sasek
Denell S. Sasek, Purchaser

FILED

Acknowledgment

STATE OF INDIANA)
) SS:
COUNTY OF JASPER)

MAR 11 1993

Before me, a Notary Public in and for said County and State, personally appeared Michael E. Williams, Mary D. Williams, James A. Federowski and Denell S. Sasek, who acknowledged the execution of the foregoing Memorandum of Written Land Contract. Witness my hand and Notary Seal this 13th day of February, 1993.

My Commission Expires on 10-22-93.

FILED

Signature: *Evelyn Sheets*
Printed: Evelyn Sheets, Notary Public
Resident of Jasper County, Indiana

FEB 18 1993

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Anna N. Antos
AUDITOR LAKE COUNTY

This instrument was prepared by Robert J. Gabrielse, Attorney at Law.
109 S. Halleck Street, Post Office Box 292, DeMotte, Indiana 46310.

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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
MAR 11 11 59 AM '93
SANDY ORLICH
RECORDER

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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