

This Indenture Witnesseth, that ^{POWERS - RUTHER} MERCANTILE NATIONAL BANK OF INDIANA, as Trustee,

under the provision of a Trust Agreement dated December 20, 1976, and known as Trust Number 3523, does hereby grant, bargain, sell and convey to:

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

93018949

ROM CHARMIN & ELAINE CHARMIN
HUSBAND AND WIFE

MAR 24 1993

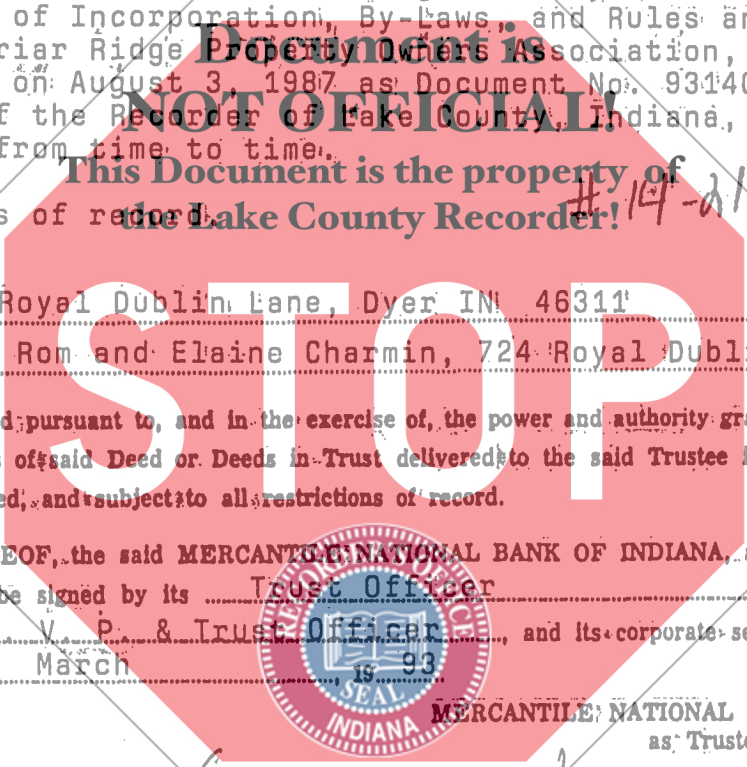
of Lake County, State of Indiana, for and in consideration of the sum
-----TEN AND NO/100----- Dollars,

and other good and valuable consideration, the receipt of which is hereby acknowledged, the following described real

estate in Lake County, State of Indiana, to-wit:

Lot 39, Unit 14, Briar Ridge Country Club Addition to the Town of Dyer, Lake County, Indiana, as recorded in Plat Book 66, Page 33 in the Office of the Recorder of Lake County, Indiana. Subject to the following restrictions:

1. Taxes for the year 1993 and years thereafter.
2. The provisions of the Declaration of Covenants, Conditions and Restrictions for Briar Ridge Country Club Additions, the Articles of Incorporation, By-Laws, and Rules and Regulations of the Briar Ridge Property Owners Association, Inc., as recorded on August 3, 1987 as Document No. 931406 in the Office of the Recorder of Lake County, Indiana, and as amended from time to time.
3. Easements of record.



Street Address: 724 Royal Dublin Lane, Dyer IN 46311
Mail Tax Statements To: Rom and Elaine Charmin, 724 Royal Dublin Lane, Dyer, IN 46311

This Deed is executed pursuant to, and in the exercise of, the power and authority granted to and vested in the said Trustee by the terms of said Deed or Deeds in Trust delivered to the said Trustee in pursuance of the Trust Agreement above mentioned, and subject to all restrictions of record.

IN WITNESS WHEREOF, the said MERCANTILE NATIONAL BANK OF INDIANA, as Trustee, a Corporation, has caused this Deed to be signed by its Trust Officer, and attested by its Asst. V. P. & Trust Officer, and its corporate seal to be hereunto affixed this 9th day of March 1993.



MERCANTILE NATIONAL BANK OF INDIANA as Trustee

ATTEST: David L. Forbes, Asst. V. P. and Trust Officer
STATE OF INDIANA, COUNTY OF LAKE

By William J. Jones, Trust Officer

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
MARCH 26 1 24 PM '93
SAMUEL C. LUSH
RECORDER

Before me, a Notary Public, in and for said County and State, this 10th day of March 1993, personally appeared William J. Jones, Trust Officer and David L. Forbes, Asst. V. P. and Trust Officer of MERCANTILE NATIONAL BANK OF INDIANA, who acknowledged the execution of the foregoing instrument as the free and voluntary act of said corporation, and as their free and voluntary act, acting for such corporation, as Trustee.

GIVEN under my hand and notarial seal this 10th day of March, 1993.

My Commission Expires: 4/16/96

Arlene Banta, Notary Public

County of Residence: Lake

This instrument was prepared by David L. Forbes, Member Indiana Bar Association

Chicago Title Insurance Company