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Jarl Bill to  
7804 Saylor St  
Mer, In 46410

97051114  
CORPORATE DEED

468153  
CPHD

Chicago Title Insurance Company

THIS INDENTURE WITNESSETH, That BANK ONE, MERRILLVILLE, NA ("Grantor"), a corporation organized and existing under the laws of the United States of America, CONVEYS and WARRANTS to SANDRE KROOSKI of Lake County, the State of Indiana, in consideration of Ten Dollars and other good and valuable consideration the receipt of which is hereby acknowledged, the following described real estate in Lake County, in the State of Indiana, to-wit:

That part of the Northwest Quarter of the Southeast Quarter of Section 20, Township 35 North,, Range 7 West of the 2nd P.M., lying South of the South right-of-way line of U.S. Highway No. 30, except the West 290 feet thereof, and also except the West 10 acres of that part of said Northwest 1/4 of the Southeast 1/4 of Section 20, lying South of the right-of-way line of U.S. Highway No. 30 and East of the West 290 feet thereof, in Lake County, Indiana; see attached Exhibit "A" for additional legal description.

Subject to taxes and assessments for 1992 due and payable in 1993, and years thereafter.

Subject to all easements, covenants, restrictions, conditions, and limitations of record.

Subject to all zoning ordinances and laws now or hereafter in effect.

Grantor certifies under oath that no Indiana Gross Income Tax is due or payable in respect to the transfer made by this deed for the reason that the grantor received title to the subject property through the foreclosure or the voluntary conveyance in lieu of foreclosure of a mortgage held by grantor on said property and that the amounts due on the mortgage debt equal to or exceed the value of the net consideration received by grantor for this conveyance.

The undersigned person(s) executing this deed represent(s) and certify (certifies) on behalf of the Grantor, that (each of) the undersigned is a duly elected officer of the Grantor and has been fully empowered by proper resolution, or the by-laws of the Grantor, to execute and deliver this deed; that the Grantor is a corporation in good standing in the State of its origin and, where required, in the State where the subject real estate is situate; that the Grantor has full corporate capacity to convey the real estate described; and that all necessary corporate action for the making of this conveyance has been duly taken. The undersigned further certify as to the truth of the statements made concerning Indiana Gross Income Tax.

IN WITNESS WHEREOF, Grantor has caused this deed to be executed this 21st day of July, 1993.

ATTEST:  
BY: Susan Sopko  
Susan Sopko  
ITS: Controller/Assistant Vice President

BANK ONE, MERRILLVILLE, NA  
BY: John Caban  
John Caban  
ITS: Executive Vice President

JUL 30 1993

STATE OF INDIANA )  
( SS:  
COUNTY OF LAKE )

Anna M. Cantor  
AUDITOR LAKE COUNTY

Before me, a Notary Public in and for said County and State, personally appeared John Caban, as Exec. Vice President, and Susan Sopko as Controller/Asst. Vice Pres., respectively of BANK ONE, MERRILLVILLE, NA, who acknowledged execution of the foregoing Deed for and on behalf of said Grantor, and who, having been duly sworn, stated that the representations therein contained are true.

Witness my hand and Notarial Seal the 21st day of July, 1993.

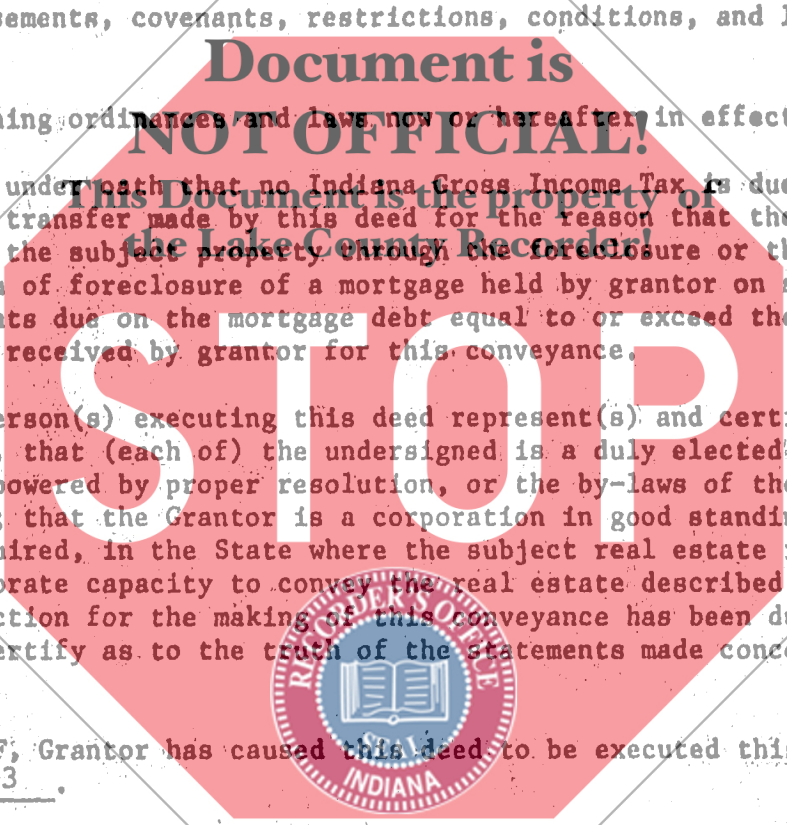
My Commission Expires: 05/29/95  
Resident of Porter County

Christine Barnack  
Christine Barnack  
Notary Public

This instrument prepared by: James A. Kerstiens, an Officer of Bank One, Merrillville, NA

Mail Tax Statements to: \_\_\_\_\_

01300

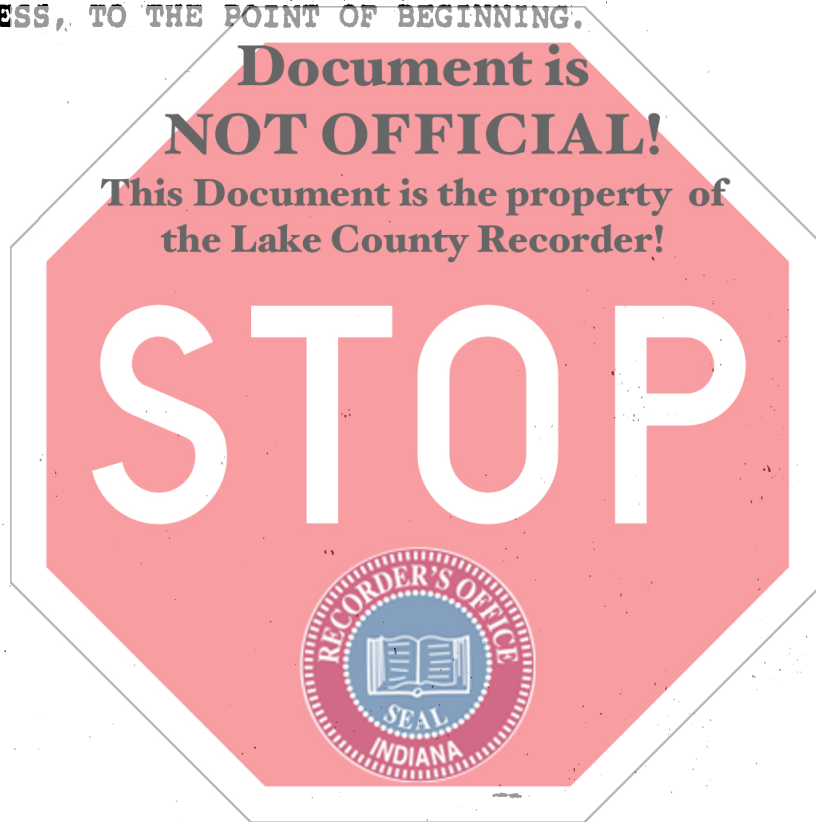


22-9-93  
AUG 5 10 40 AM '93  
SARUEI TORLICH  
RECORDER

STATE OF INDIANA, S. NO.  
LAKE COUNTY  
FILED FOR RECORD

EXHIBIT "A"

ALSO EXCEPTING PART OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 20, TOWNSHIP 35 NORTH, RANGE 7 WEST OF THE SECOND PRINCIPAL MERIDIAN, IN LAKE COUNTY, INDIANA, DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE SOUTH LINE OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 20 AND 150.00 FEET WEST OF THE SOUTHEAST CORNER THEREOF; THENCE CONTINUING NORTH 89 DEGREES 25 MINUTES 36 SECONDS WEST ALONG THE SAID SOUTH LINE 225.00 FEET; THENCE NORTH 00 DEGREES 00 MINUTES 10 SECONDS WEST AND PARALLEL TO THE EAST LINE OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SAID SECTION 20, A DISTANCE OF 418.31 FEET; THENCE SOUTH 89 DEGREES 34 MINUTES 24 SECONDS EAST, 225.00 FEET; THENCE SOUTH 00 DEGREES 00 MINUTES 10 SECONDS EAST, 418.23 FEET, MORE OR LESS, TO THE POINT OF BEGINNING.





CERTIFICATION

The undersigned does hereby certify that he is the duly elected and qualified Controller/Asst. VP of Bank One, Merrillville, National Association (Bank), a national banking association (formally known as Bank of Indiana, National Association), and that he is the keeper of its records and seal, and that the following is a true and correct copy of a resolution unanimously adopted at a duly called meeting of the Board of Directors of said Bank, held in accordance with law and the by-laws of said Bank at its office at 1000 East 80th Place, Merrillville, Indiana on the 27th day of June, 1985.

"RESOLVED: That the Chairman of the Board, the President or Executive Vice President, or any Senior Vice President, with their signature attested by the Secretary, Assistant Secretary or Controller of the Bank, are hereby authorized on behalf of the Bank to execute deeds, leases, easements or other instruments of conveyance of titles and interests in real property owned or leased from time to time by the Bank."

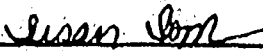
And further certifies that the above property has not been in any way altered, amended, or repealed and is now in full force and effect.

And also certifies that the below-named persons have been duly elected, have duly qualified, and this day are officers of the Bank of Indiana, National Association holding the respective offices below set opposite their names:

<u>NAME</u>	<u>OFFICE</u>	<u>SPECIMEN SIGNATURE</u>
John Caban	Ex. Vice President	
Susan Sopko	Controller, Asst. Vice Pres.	



IN WITNESS WHEREOF, I have hereunto set my hand and affixed the seal of said Bank One, Merrillville, National Association, this 21st day of July, A.D., 19 93.

  
Susan Sopko, Controller/Asst. Vice Pres.