

KTIC-57144

THIS FORM HAS BEEN PREPARED FOR USE IN THE STATE OF INDIANA BY LAWYERS ONLY, THE SELECTION OF A FORM OF INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSERTION OF SPECIAL CLAUSES, MAY CONSTITUTE THE PRACTICE OF LAW WHICH SHOULD ONLY BE DONE BY A LAWYER.

Mail tax bills to:
HFS Bank
555 E Third St
Hobart, IN 46342

93088781

WARRANTY DEED

THIS INDENTURE WITNESSETH, That Benjamin A. Bray

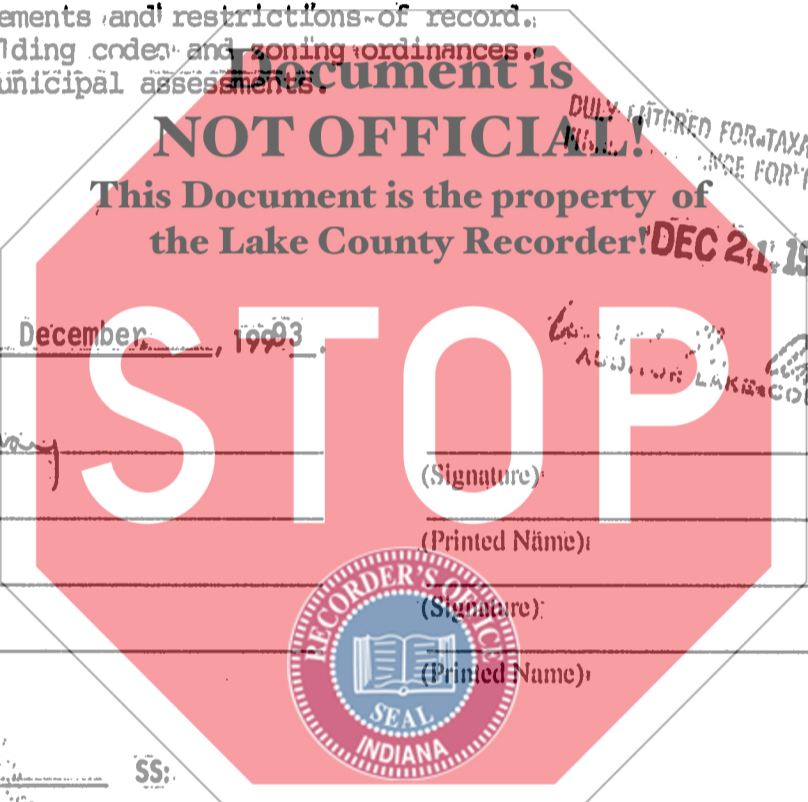
(Grantor) of Lake County in the State of Indiana
CONVEYS AND WARRANTS TO Kenneth J. Gagliardi

of Lake County in the State of Indiana
in consideration of One Dollar and other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the following described real estate in Lake County, in the State of Indiana:

Lots 8, 9 and 10, Block 32, Earle & Davis' Addition to Hobart, as shown Miscellaneous Record "A", page 486, Lake County, Indiana. More commonly known as 316 Indiana Street, Hobart, Indiana 46342.

SUBJECT, NEVERTHELESS, TO THE FOLLOWING:

1. Real estate taxes for 1992 payable 1993, and all real estate taxes thereafter.
2. Covenants, easements and restrictions of record.
3. Applicable building codes and zoning ordinances.
4. Any possible municipal assessments.



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
DEC 29 11:53 AM '93
SARAH J. REICHER
RECORDER

Dated this 9th day of December, 1993

Benjamin A. Bray
(Signature)
BENJAMIN A. BRAY
(Printed Name)

(Signature)
(Printed Name)

(Signature)
(Printed Name)
STATE OF INDIANA
COUNTY OF Lake



Before me, the undersigned a Notary Public in and for said County and State, this 9th day of December, 1993, personally appeared: BENJAMIN A. BRAY

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: 12/08/95
Resident of Lake County
Signature: Jacalyn L. Smith
Printed: Jacalyn L. Smith, Notary Public

STATE OF _____
COUNTY OF _____ SS:

Before me, the undersigned, a Notary Public in and for said County and State, this _____ day of _____, 199____, personally appeared:

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: _____
Resident of _____ County. Printed _____, Notary Public

This instrument prepared by: 8585 Broadway, Suite 600, Merrillville, Indiana 46410
Attorney Identification No. 817-7065

MAIL TO: 71075
THE ALLEN COUNTY INDIANA BAR ASSOCIATION, INC. (REV. 9/93)