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Mail tax bills to: 94006419

Independence One Mortgage
PO Box 5138
Southfield, MI 48086-5138

WARRANTY DEED

Key # 171-66-11

BARBERS TITLE INS. CO. INC.
ONE PROGRESS CENTER
SUITE 215
BROOKHART POINT, IN 46337

THIS INDENTURE WITNESSETH, That: DEBRA C. WOLFGRAM

(Grantor) of Lake County in the State of Indiana

CONVEYS AND WARRANTS TO RANDY J. STANDISH AND DEBORAH A. STANDISH
Husband and Wife

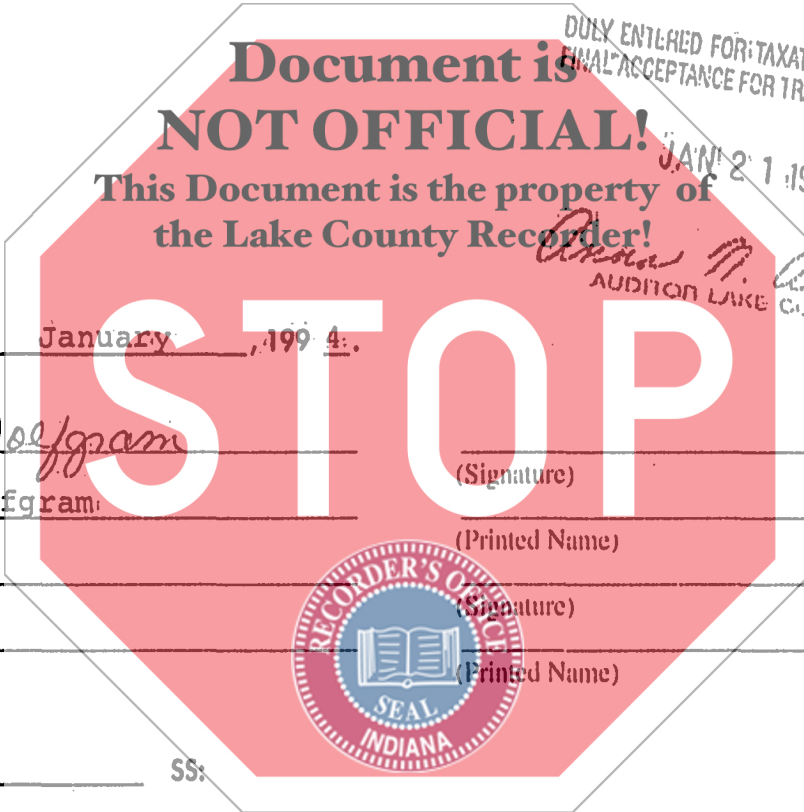
of Lake County in the State of Indiana

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: Commonly known as 856 Lincoln Street, Hobart, Indiana 46342

Lot 11, Charles M. Barney's Lincoln Park Addition to Hobart, as shown in Plat Book 8, page 29, Lake County, Indiana.

Subject to existing taxes, easements, covenants and restrictions of record.

Subject to any statements of fact or description on a mortgage location plat, legal survey or stake survey.



Dated this 14th day of January, 1994.

Debra C. Wolfgram
(Signature) Debra C. Wolfgram
(Printed Name)

(Signature) _____
(Printed Name)

STATE OF INDIANA
COUNTY OF LAKE SS:

Before me, the undersigned, a Notary Public in and for said County and State, this 14th day of January, 1994, personally appeared: DEBRA C. WOLFGRAM

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 Signature Jacalyn L. Smith

Resident of Lake County 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: _____ Signature _____

Resident of _____ County Printed _____, Notary Public

This instrument prepared by JOHN M. RHAME, III, 2684 Willowcreek Road, Portage, TN 46368 Attorney at Law
Attorney Identification No. 6038-64

MAIL TO: