

Chicago Title Insurance Company

This Indenture Witnesseth

2 94024229

That the Grantor James G. Panagakis and Sophia Panagakis, and Kathy J. Panagakis,
n/k/a Kathy Panagakis Laurisch, as Joint Tenants with Rights of Survivorship

of the County of Cook and Lake Illinois and State of Indiana for and in

consideration of Ten and 00/100 Dollars,

and other good and valuable considerations in hand paid, Convey S and Warrant S unto PEOPLES

BANK, A Federal Savings Bank, a U.S. corporation, as Trustee under the provisions of a trust agreement dated the

22ND day of March 19 94,

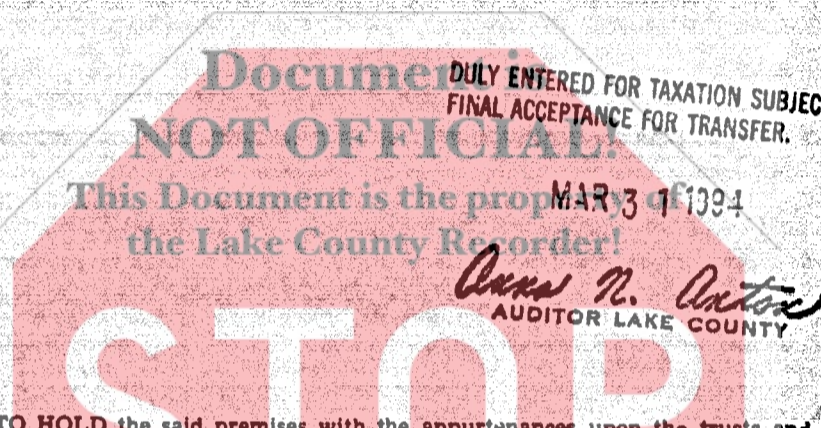
known as Trust Number 10122, the following described real estate in the County of

Lake and State of Indiana, to-wit:

LOT 1, FAIRMEADOW 28TH ADDITION, BLOCK 1, TO THE TOWN OF MUNSTER, AS SHOWN IN PLAT BOOK 47, PAGE 55, IN LAKE COUNTY, INDIANA.

Commonly Known as: 1400 Camellia Drive, Munster, Indiana 46321

STATE OF INDIANA, S. NO. LAKE COUNTY FILED FOR RECORD
MAR 31 2 11 PM '94
SARAH J. BOCHNOWSKI
RECORDER



TO HAVE AND TO HOLD the said premises with the appurtenances upon the trusts and for the uses and purposes herein and in said trust agreement set forth.

Full power and authority is hereby granted to said trustee to improve, manage, protect and subdivide said premises or any part thereof, to dedicate parks, streets, highways or alleys and to vacate any subdivision or part thereof, and to resubdivide said property as often as desired, to contract to sell, to grant options to purchase, to sell on any terms, to convey either with or without consideration, to convey said premises or any part thereof to a successor or successors in trust and to grant to such successor or successors in trust all of the title, estate, powers and authorities vested in said trustee, to donate, to dedicate, to mortgage, pledge or otherwise encumber said property, or any part thereof, to lease said property, or any part thereof, from time to time, in possession or reversion, by leases to commence in praesenti or in futuro, and upon any terms and for any period or periods of time, not exceeding in the case of any single demise the term of 99 years, and to renew or extend leases upon any terms and for any period or periods of time and to amend, change or modify leases and the terms and provisions thereof at any time or times hereafter, to contract to make leases and to grant options to lease and options to renew leases and options to purchase the whole or any part of the reversion and to contract respecting the manner of fixing the amount of present or future rentals, to partition or to exchange said property, or any part thereof, for other real or personal property, to grant easements or charges of any kind, to release, convey or assign any right, title or interest in or about or easement appurtenant to said premises or any part thereof, and to deal with said property and every part thereof in all other ways and for such other considerations as it would be lawful for any person owning the same to deal with the same, whether similar to or different from the ways above specified, at any time or times hereafter.

In no case shall any party dealing with said trustee in relation to said premises, or to whom said premises or any part thereof shall be conveyed, contracted to be sold, leased or mortgaged by said trustee, be obliged to see to the application of any purchase money, rent, or money borrowed or advanced on said premises, or be obliged to see that the terms of this trust have been complied with, or be obliged to inquire into the necessity or expediency of any act of said trustee, or be obliged or privileged to inquire into any of the terms of said trust agreement; and every deed, trust deed, mortgage, lease or other instrument executed by said trustee in relation to said real estate shall be conclusive evidence in favor of every person relying upon or claiming under any such conveyance, lease or other instrument, (a) that at the time of the delivery thereof the trust created by this Indenture and by said trust agreement was in full force and effect, (b) that such conveyance or other instrument was executed in accordance with the trusts, conditions and limitations contained in this Indenture and in said trust agreement or in some amendment thereof and binding upon all beneficiaries thereunder, (c) that said trustee was duly authorized and empowered to execute and deliver every such deed, trust deed, lease, mortgage or other instrument and (d) if the conveyance is made to a successor or successors in trust, that such successor or successors in trust have been properly appointed and are fully vested with all the title, estate, rights, powers, authorities, duties and obligations of its, his or their predecessor in trust.

The interest of each and every beneficiary hereunder and of all persons claiming under them or any of them shall be only in the earnings, avails and proceeds arising from the sale or other disposition of said real estate, and such interest is hereby declared to be personal property, and no beneficiary hereunder shall have any title or interest, legal or equitable, in or to said real estate as such, but only an interest in the earnings, avails and proceeds thereof as aforesaid.

In Witness Whereof, the grantor S aforesaid have hereunto set Their

hand S and seal S this 23rd day of March 19 94

James G. Panagakis
James G. Panagakis
Sophia Panagakis
Sophia Panagakis

Kathy J. Panagakis n/k/a Kathy Panagakis Laurisch
Kathy J. Panagakis n/k/a Kathy Panagakis Laurisch

This instrument was prepared by: Frank J. Bochnowski, Attorney at Law
9204 Columbia Avenue
Munster, Indiana 46321

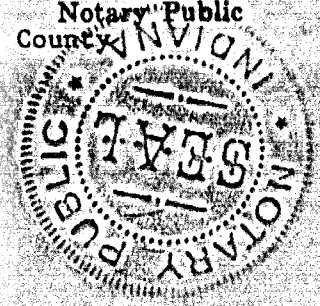
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STATE OF Indiana }
County of Lake } SS.

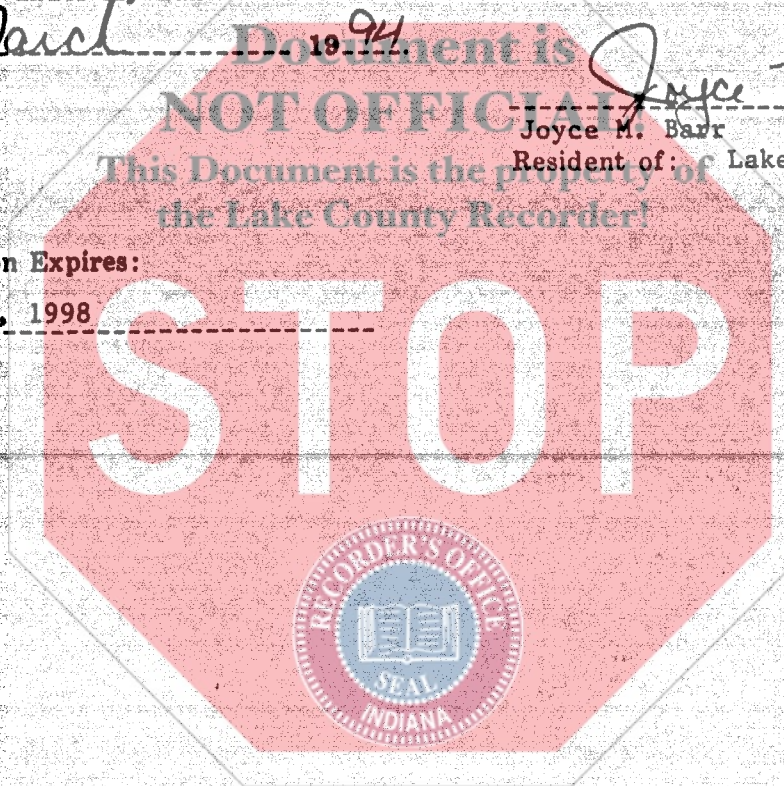
I, Joyce M. Barr a Notary Public in and for said County, in the State aforesaid, do hereby certify that James G. Panagakis and Sophia Panagakis, and Kathy J. Panagakis, d/k/a Kathy Panagakis Laurisch personally known to me to be the same person S whose name S subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that They signed, sealed and delivered the said instrument as Their free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and Joyce M. Barr Notary seal this 23rd day of March 1994.

Joyce M. Barr
Notary Public
Resident of: Lake County



My Commission Expires:
March 11, 1998



TRUST NO. 10122

Deed in Trust
WARRANTY DEED

TO
**PEOPLES BANK,
A FEDERAL SAVINGS
BANK
TRUSTEE**

PROPERTY ADDRESS

1400 Camellia Drive

Munster, Indiana 46321