

CP 474573 10

THIS FORM HAS BEEN PREPARED FOR USE WITHIN THE STATE OF INDIANA. 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 AND SHOULD ONLY BE DONE BY A LAWYER.

Mail tax bills to:

Tax Key No.: 12-44-15

8745 Howard Ave.
St. John IN 46373

WARRANTY DEED

94028351

This indenture witnesseth that RICHARD R. WATKINS

of Lake County in the State of Indiana

Convey and warrant to ANDREW G. KARCZEWSKI and PENNELOPE DOW KARCZEWSKI a/k/a
Husband and Wife

of Lake County in the State of Indiana

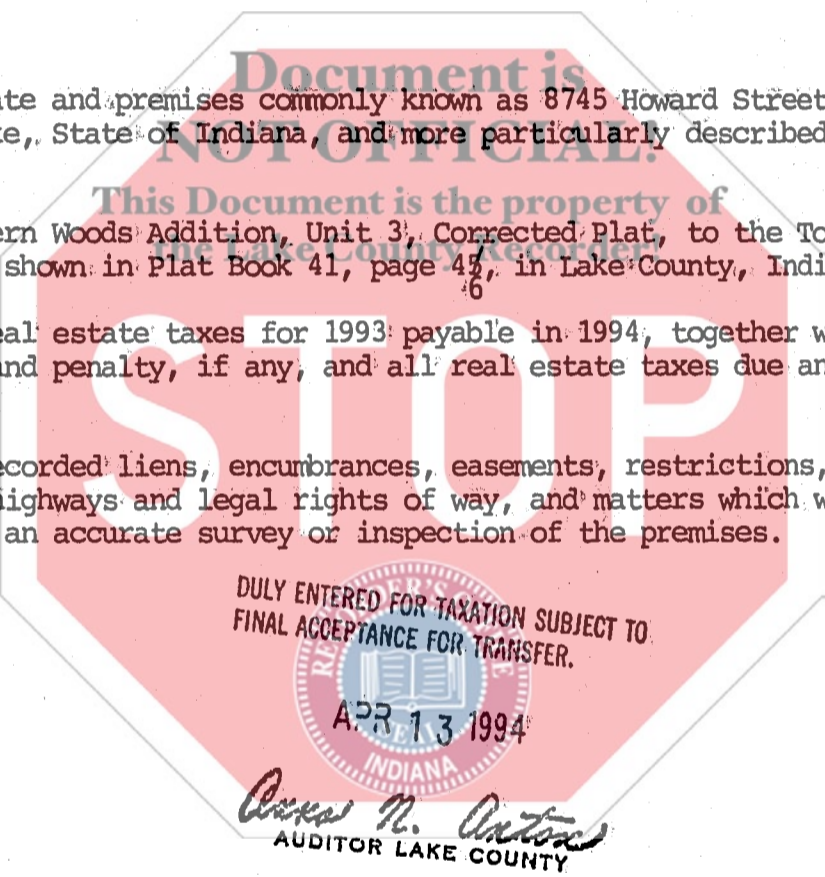
for and in consideration of TEN DOLLARS (\$10.00) and other good and valuable consideration the receipt whereof is hereby acknowledged, the following Real Estate in Lake County in the State of Indiana, to wit:

The real estate and premises commonly known as 8745 Howard Street, St. John, County of Lake, State of Indiana, and more particularly described as follows, to-wit:

Lot 62, Lantern Woods Addition, Unit 3, Corrected Plat, to the Town of St. John, as shown in Plat Book 41, page 42, in Lake County, Indiana.

Subject to real estate taxes for 1993 payable in 1994, together with delinquency and penalty, if any, and all real estate taxes due and payable thereafter.

Subject to recorded liens, encumbrances, easements, restrictions, ditches and drains, highways and legal rights of way, and matters which would be disclosed by an accurate survey or inspection of the premises.



DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

APR 13 1994

Anna M. Antos
AUDITOR LAKE COUNTY

STATE OF INDIANA / S.S. IND.
LAKE COUNTY
FILED FOR RECORD
APR 14 10 28 AM '94
S.S. RECORDED

State of Indiana, Lake County, ss:
Before me, the undersigned, a Notary Public in and for said County and State, this 8th day of April 19 94 personally appeared:

Dated this 8 Day of April 1994

Richard R. Watkins
RICHARD R. WATKINS

RICHARD R. WATKINS

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 January 19 98

Stacey Eisenhutt
Stacey Eisenhutt Notary Public

Resident of Lake County.

00778

This instrument prepared by Thomas K. Hoffman, One Professional Center, Crown Point, In Attorney at Law

Chicago Title Insurance Company