

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 Marcus G. Helms and Brenda L. Helms, husband & wife 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:

THE SOUTH 30 FEET OF LOT 7 AND THE NORTH 22.5 FEET OF LOT 8, BLOCK 3, BROADWAY GARDENS, IN THE CITY OF GARY, AS SHOWN IN PLAT BOOK 19, PAGE 14, IN LAKE COUNTY, INDIANA.  
COMMONLY KNOWN AS: 4980 Virginia, Gary, Indiana

Subject to taxes and assessments for 1994 due and payable in 1995, and for all 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 15th day of April, 1994.

ATTEST:

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

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER BANK ONE, MERRILLVILLE, NA

BY: John Caban  
John Caban  
ITS: Executive Vice President

STATE OF INDIANA )  
( SS:  
COUNTY OF LAKE )

Anna M. Antos  
AUDITOR LAKE COUNTY

Before me, a Notary Public in and for said County and State, personally appeared John Caban, as Executive Vice Pres., and Susan Sopko, as Controller/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 15th day of April, 1994.

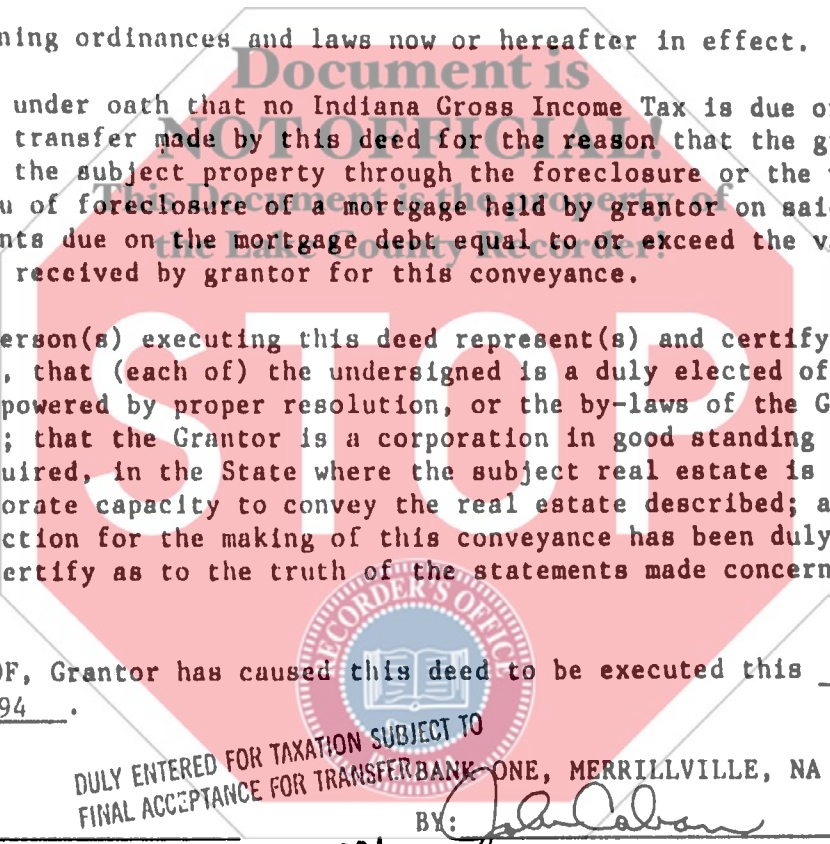
My Commission Expires: 4/11/95  
Resident of Lake County

Annette Joselyn  
Notary Public

This instrument prepared by: Brenda K. Cook, an officer of Bank One, Merrillville, NA

Mail Tax Statements to: Marcus G. and Brenda L. Helms  
4980 Virginia  
Gary, Indiana 46401

STATE OF INDIANA  
CLERK OF SUPERIOR COURT  
LAKE COUNTY  
1994  
APR 20 10 09 AM '94  
S.A. REC'D  
REC'D



Handwritten initials/signature in the bottom right corner.