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Mail tax bills to:
Waterfield Mortgage
7500 W. Jefferson Blvd.
Ft. Wayne, IN 46804

WARRANTY DEED

Key No. 20-76-13 and 14
Unit 14

THIS INDENTURE WITNESSETH, That Gregory D. Francis and Kathy S. Francis, Husband and Wife

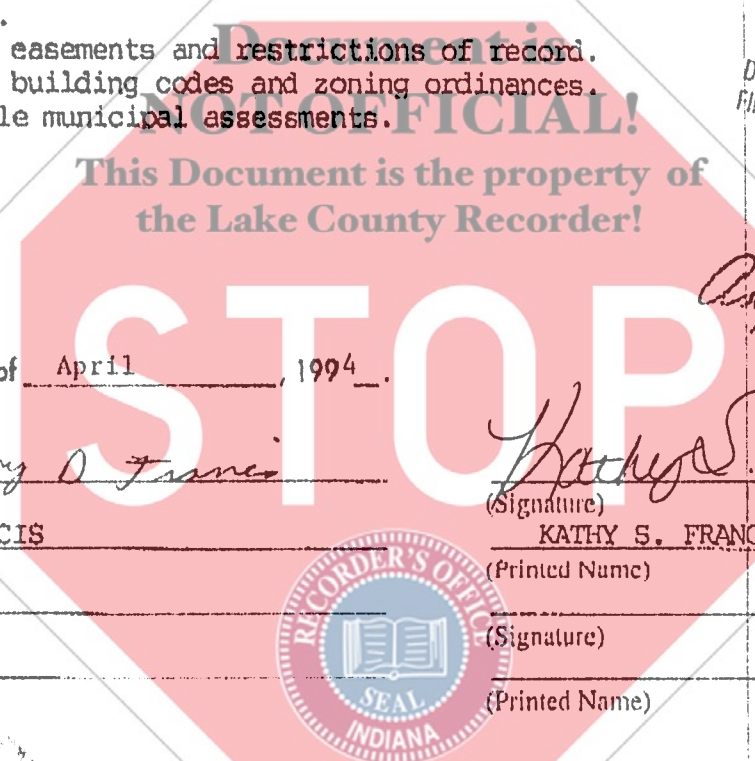
("Grantor") of Lake County in the State of Indiana
CONVEYS AND WARRANTS TO Daniel S. Yates

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 following described real estate in Lake County, in the State of Indiana:

Lots 13 and 14, Block 4 in Park Ridge Addition to East Gary, in the City of Lake Station, as shown in Plat Book 12, page 27, Lake County, Indiana. More commonly known as 2252 Wayne Street, Lake Station, Indiana 46405.

SUBJECT, NEVERTHELESS, TO THE FOLLOWING:

1. Real estate taxes for 1993 payable 1994, 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.



DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

APR 22 11 41 AM '94
SA. RECORDER
GROWING POINT, IN 46807
PROFESSIONAL CENTER
SUITE 215
LAKE COUNTY, IN
FILED

Dated this 15th day of April, 1994.

Gregory D. Francis
(Signature)
GREGORY D. FRANCIS
(Printed Name)

Kathy S. Francis
(Signature)
KATHY S. FRANCIS
(Printed Name)

(Signature)

(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 15th day of April, 1994, personally appeared: GREGORY D. FRANCIS and KATHY S. FRANCIS, Husband and Wife 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 GERALD K. HREBEC 8585 Broadway, Suite 600, Merrillville, Indiana 46410 Attorney at Law
Attorney Identification No. 817-7065

MAIL TO:

01290