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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

Enley Eason & Matthews  
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94 Dec - 9, 1994  
WARRANTY DEED

SAMUEL CHITSON  
RECORDER

State: Indiana  
County: Lake

Date: April 28, 1994

Seller/Grantor  
Bisys Loan Services, Inc.  
5373 West Alabama, Suite 600  
Houston, Texas 77056

Purchaser/Grantee  
L. E. Johnson  
15030 Oak Street  
Dolton, Illinois 60419

UNLAWFULLY INTERFERED FOR TAXATION SUBJECT TO  
FINAL ACCEPTANCE FOR TRANSFER

DEC 8 1994

Anna M. Antons  
AUDITOR LAKE COUNTY

Bisys Loan Services, Inc., a Tex. corp. (formerly known as Litton Mortgage Serv. Center) ("Seller") is the legal owner and holder of the rights of seller under that certain Installment Contract for Sale of Real Estate (the "Contract") dated June 07, 1966, executed by Billie G. Gorman and Charlene A. Gorman, as purchaser(s), in which they agreed to pay the sum of \$7,900.00 ("Purchase Price") to the order of Administrator of Veterans' Affairs, officer of the U.S.A. for the purchase of the Property described below. All of the rights of the purchaser(s) under the Contract have been transferred to L. E. Johnson ("Purchaser"), the grantee under this deed.

The Purchase Price under the Contract, together with all other charges thereunder, have been fully paid and satisfied. The original Contract, marked canceled or paid has been delivered to Purchaser.

NOW THEREFORE, for valuable consideration, the receipt of which is hereby acknowledged, Seller does hereby grant, sell, convey and transfer unto Purchasers, AS JOINT TENANTS AND NOT AS TENANTS IN COMMON, and unto the heirs, successors and assigns of Purchasers (or their survivor) forever, all of Seller's right, title and interest in and to that tract of land in Lake County, Indiana (the "Property"), commonly known as 4305 Hickory Avenue, Hammond, Indiana, and being described as follows:

All of Lot 22, Block 2 of Fred R. Mott's Second Addition/a subdivision in Lake County, Indiana according to the map or plat thereof recorded under Plat Book 2, Page 9 of the Real Property Records of such County.  
Permanent Tax/Parcel Description No. 35-118-23

THE SELLER PROMISES THAT IT HAS TAKEN NO ACT TO ENCUMBER THE PROPERTY. This Deed and the conveyance made hereby is made and accepted subject to all matters of record in the Real Property Records of Lake County, Indiana (collectively, the "Permitted Exceptions"). Purchaser hereby agrees to take title to the Property subject to all ad valorem taxes and general and special assessments now or hereafter becoming due with respect to the Property. In particular, Purchaser (in Section 3, Section 18 and Section 21 of the Contract) agreed to take the Property subject to the following:

1. Leases existing on or after the date of the Contract and to rights, if any, of persons in possession, if any;

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TICOR TITLE INSURANCE  
Crown Point, Indiana

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2. The general taxes and special assessments which the Purchaser covenanted to pay in the Contract;
3. Building line and Building and liquor restrictions of record;
4. Zoning and building laws or ordinances;
5. Party wall rights or agreements;
6. Roads and Highways;
7. Covenants, conditions, exceptions, reservations, restrictions, or easements of record;
8. Rights of all parties claiming by, through, or under the Purchaser;
9. Any state of facts which an accurate survey would show;a) All unpaid water and sewerage disposal charges for services rendered after the date of the Contract;
10. All contracts or agreements, recorded or unrecorded, for furnishing gas, electricity, water, or sewerage disposal service;
11. The constitution, by-laws, rules, regulations, restrictions, charges or assessments of any civic improvement or other association, corporation, or district which affect the property;
12. All applicable National and State Statutes and regulations now affecting the transfer of real estate or of any rights therein;
13. Under the terms of the Contract, Purchaser agrees to pay the cost of "all recording, transaction, transfer, conveyance, an other taxes" in connection with this conveyance.

TO HAVE AND TO HOLD the Property, together with all and singular the rights and appurtenances thereto in anywise belonging thereto, unto Purchaser, Purchaser's heirs, devisees, personal representatives, successors and assigns forever; and Seller, subject to the Permitted Exceptions and the conditions described herein, does hereby bind itself, Seller's successors and assigns, to warrant and forever defend, all and singular the Property unto Purchaser, Purchaser's heirs, devisees, personal representatives, successors and assigns, against every person whatsoever lawfully claiming, or to claim the same, or any part thereof by, through or under Seller, but not otherwise.

The undersigned Grantor and the undersigned officers of Grantor certify under oath that no Indiana Gross Income Tax is due or payable by reason of this conveyance.

Dated this 28 day of April, 1994

Bisys Loan Services, Inc., a Tex.corp.(formerly known as Litton Mortgage Serv.Center)

BY: Kay Harris

NAME: Kay Harris

TITLE: Sr. Vice President

ATTEST/WITNESS: Brenda Bradley

Brenda Bradley, Assist.Corp.Secretary

STATE OF Texas

COUNTY OF Harris

SUBSCRIBED, SWORN TO AND ACKNOWLEDGED before me on the 28 day of April, 1994, by Kay Harris, Sr. Vice President of Bisys Loan Services, Inc., a Tex.corp.(formerly known as Litton Mortgage Serv.Center), who personally appeared before me, known to me (or proven by satisfactory evidence) and, after having been duly sworn, acknowledged:

- a. that he/she is the person whose name is subscribed to this instrument, above;
- b. that he/she executed same as the free and voluntary act of the corporation, in the capacity and for the purposes so expressed, pursuant to the by-laws or resolution of its board of directors;
- c. that he/she is familiar with the seal of the corporation which has been affixed to this document;
- d. that he/she signed this document to attest to the truth of these facts; and
- e. that the full and actual consideration for this transaction is the purchase price stated on page 1, together with interest thereon, payable in installments over the life of the Contract.

My Commission Expires:  
05/01/95



This instrument was drafted by:  
William M. Bell, Jr.  
Attorney  
12 Greenway Plaza, Suite 1220  
Houston, Texas 77046

*Melba Elaine Hetzel*  
NOTARY PUBLIC IN AND FOR THE  
STATE OF Texas

Melba Elaine Hetzel  
Notary's Printed Name

After Recording Return To Purchaser,  
who is the taxpayer to whom future tax  
statements are to be sent:

L. E. Johnson  
15030 Oak Street  
Dolton, Illinois 60419