

FA-14173

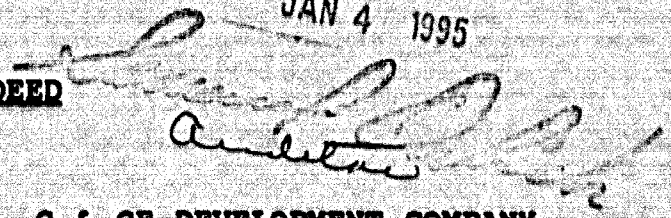
Mail Tax Bills to:
Dr. Neil B. Gailmard
10317 Mourning Dove Dr.
Munster, IN 46321

Tax Key No. 28-15-9 Unit# 18

FILED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

JAN 4 1995

WARRANTY DEED



HOLD FOR FIRST AMERICAN TITLE

THIS INDENTURE WITNESSETH that, C & CF DEVELOPMENT COMPANY, LLC., AN INDIANA LIMITED LIABILITY COMPANY does hereby convey and warrant to DR. NEIL B. GAILMARD and DR. SUSAN M. GAILMARD, HUSBAND AND WIFE, of Lake County, in the State of Indiana for and in consideration of the sum of Ten Dollars (\$10.00) and other good and valuable consideration, the following described real estate in Lake County, State of Indiana, to-wit:

Unit 4, Lot 2, in Block One in The Townhomes at White Oak Estates Horizontal Property Regime as recorded in Book Page 74, on the 23rd day of November, 1994 as Document 94079856 in the Office of the Recorder of Lake County, Indiana, including a 12.02 percent undivided interest in Limited Common Areas, Common Areas and Facilities.

SUBJECT TO:

- a. All terms, conditions, restrictions and provisions of the Declaration of Condominium including the Articles of Incorporation, By-Laws, and Rules and Regulations of the Townhomes at White Oak Estates, Inc., an Indiana Not-For-Profit Corporation.
- b. Restrictions as to use and enjoyment as to said unit contained in the aforesaid documents, which unit shall be used for single family residential use only.
- c. A lien for common expenses, annual charges or expenses of the condominium provided in the aforesaid documents.
- d. Taxes for the year 1993, payable in 1994, and all years subsequent thereto.



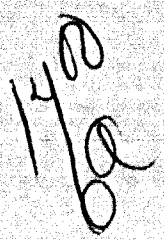
95000611

AMASA G. COLBY
CLERK
RECORDER

95 JAN -4 AM 10:10

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

000119



IN WITNESS WHEREOF, the C & CF Development Company, LLC., an Indiana Limited Liability Company has caused this instrument to be executed this 14th day of December, 1994.

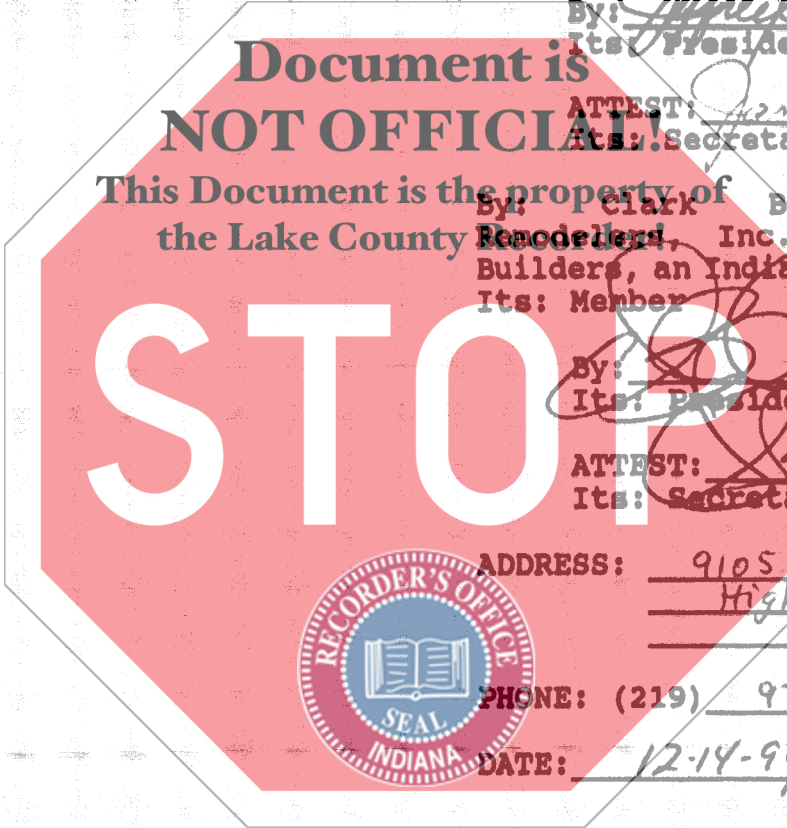
OWNER:

C & CF Development Company, LLC., an Indiana limited liability corporation

By: Citizens Federal Development Corp., an Indiana corporation
Its: Member

By: *Jeffrey C. Stur*
Its: President JEFFREY C. STUR

ATTEST: *James W. Prisky*
Its: Secretary JAMES W. PRISKY



This Document is the property of Clark Builders and Renodelers, Inc. d/b/a Clark Builders, an Indiana corporation
Its: Member

By: *Harold B. Clark, Jr.*
Its: President HAROLD B. CLARK, JR.

ATTEST: *Harold B. Clark, Jr.*
Its: Secretary HAROLD B. CLARK, JR.

ADDRESS: 9105 Indianapolis
Highland, IN
46322

PHONE: (219) 972-0100

DATE: 12-14-94

STATE OF INDIANA)
COUNTY OF LAKE) SS:

ACKNOWLEDGMENT

Before me, a Notary Public in and for said County and State, personally appeared Harold B. Clark, Jr., the President and Secretary of Clark Builders and Remodelers, Inc., d/b/a Clark Builders, an Indiana corporation, organized and existing under the laws of the State of Indiana, and acknowledge the execution of the foregoing instrument for and on behalf of Harold B. Clark, Jr., the President and Secretary of Clark Builders and Remodelers, Inc., d/b/a Clark Builders, and who, having been duly sworn, stated that the representations therein contained are true.

Given under my hand and notarial seal this 14th day of December, 1994.

Jennifer L. Taylor
Notary Public JENNIFER L. TAYLOR
My Commission Expires: 10-12-97



STATE OF INDIANA)
COUNTY OF LAKE) SS:

ACKNOWLEDGMENT

Before me, a Notary Public in and for said County and State, personally appeared Jeffrey C. Stur and James W. Prisby, the President and Secretary of Citizens Federal Development Corp., an Indiana corporation, organized and existing under the laws of the State of Indiana, and acknowledge the execution of the foregoing instrument for and on behalf of Jeffrey C. Stur and James W. Prisby, the President and Secretary of Citizens Federal Development Corp., and who, having been duly sworn, stated that the representations therein contained are true.

Given under my hand and notarial seal this 14th day of December, 1994.

Jennifer L. Taylor
Notary Public JENNIFER L. TAYLOR
My Commission Expires: 10-12-97

This Instrument Prepared By: Timothy P. Galvin, Jr., Attorney at Law, Galvin, Galvin & Leeney, 5231 Hohman Ave., Hammond, IN 46320