

MEMORANDUM OF CONTRACT FOR CONDITIONAL SALE OF REAL ESTATE

An agreement was entered into this 16th day of January, 1995, by and between ALAN J. KOLVEK and GEORGE A. KOLVEK (hereinafter referred to as "Seller") and THOMAS WAYNE SMITH and VIRGINIA MARIE SMITH, husband and wife, (hereinafter referred to as "Buyer"), for the purchase of the following described real estate located in Lake County, Indiana:

Lot 1404, Lakes of the Four Seasons, Unit No. 9, as shown on plat in Plat Book 38, page 78, in the Office of the Recorder of Lake County, Indiana.

Commonly known as: 4018 Kingway Drive, Crown Point, IN.

This contract is an installment contract providing for payments over a period of three (3) years, and Buyer is further obligated to pay all property taxes and assessments.

In witness whereof, Seller and Buyer have executed this Memorandum of Contract on this 16th day of January, 1995.

Seller:

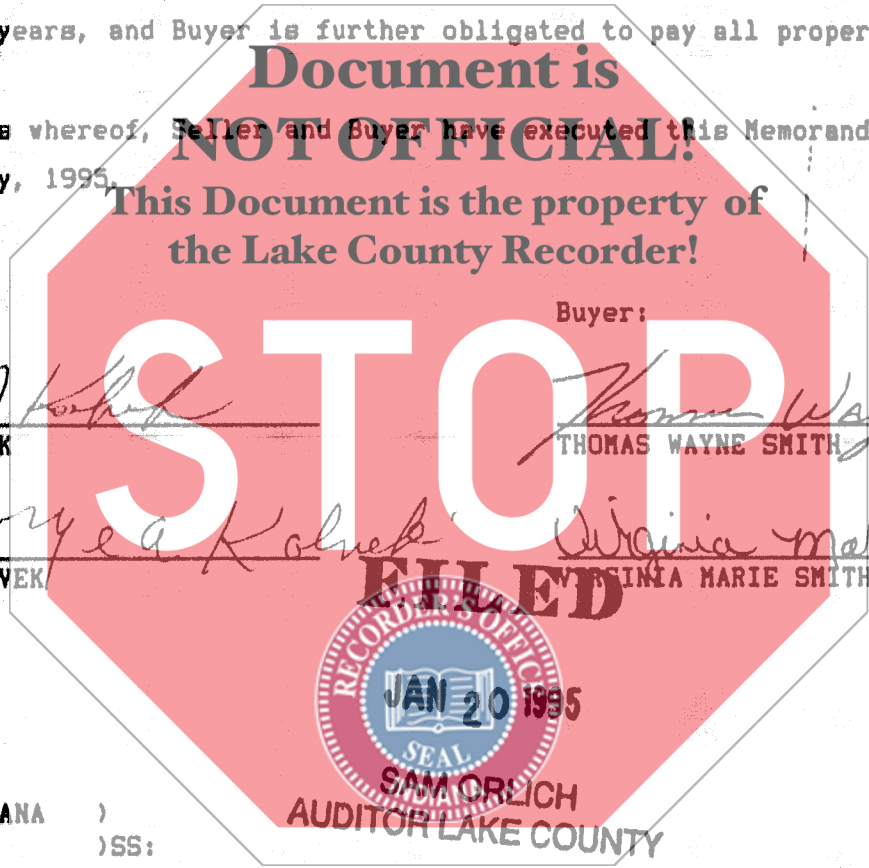
Alan J. Kolvek  
ALAN J. KOLVEK

George A. Kolvek  
GEORGE A. KOLVEK

Buyer:

Thomas Wayne Smith  
THOMAS WAYNE SMITH

Virginia Marie Smith  
VIRGINIA MARIE SMITH



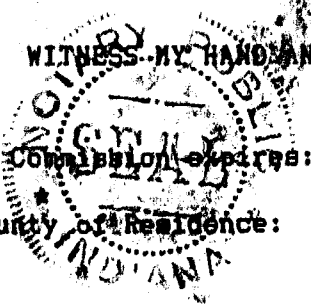
NORTHWEST INDIANA TITLE SERVICES, INC.  
152 WASHINGTON STREET  
LOVELL, INDIANA 46356  
763-2727 or 635-0100  
95003649  
STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
95 JAN 20 PM 3:11  
AMASA G. COLBY  
CLERK OF RECORDER

STATE OF INDIANA )  
                                  )SS:  
COUNTY OF LAKE )

Before me, a Notary Public in and for said County and State, on this 16th day of January, 1995, personally appeared ALAN J. KOLVEK and GEORGE A. KOLVEK and also appeared THOMAS WAYNE SMITH and VIRGINIA MARIE SMITH, husband and wife, and each acknowledged the execution of the above Memorandum of Contract as their voluntary act and deed.

WITNESS MY HAND AND NOTARIAL SEAL.

My Commission expires: 4-20-97  
County of Residence: Lake



Angie Konchar  
ANGIE KONCHAR, Notary Public

This instrument prepared by: RICHARD A. ZUNICA, Attorney at Law  
162 Washington Street, Lovell, IN 46356

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