

RECORDING REQUESTED BY and
When Recorded Mail To:
Richard L. Usinger
7208 California Avenue
Hammond, Indiana 46323

* Recording fee is: \$ _____
* Checks Payable to: Lake
* County Recorder

Mail Tax Statements to Above Address
INDIVIDUAL GRANT DEED

The undersigned Grantor Declares:
-The Documentary Transfer Tax is \$-0-
**THERE IS NO CONSIDERATION FOR
THIS TRANSFER**

Space above this line reserved for
Recorder's use

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCOUNTS FOR TRANSFER

JAN 26 1995

**THIS IS A TRANSFER TO A REVOCABLE TRUST OF WHICH THE GRANTOR
IS BOTH THE SETTLOR AND THE BENEFICIARY. THEREFORE, THE TRANSFER IS
EXCLUDED FROM THE CHANGE OF OWNERSHIP PROVISIONS.**

THE TRUST'S NAME IS: THE USINGER FAMILY TRUST

GRANTOR:

RICHARD L. USINGER

hereby grants to: RICHARD L. USINGER, Trustee of THE USINGER FAMILY
TRUST created on December 23, 1994, the following described real property
in the City of Gary, County of Lake, State of Indiana.

Lot 10, in Block 4, A.A. Lewis & Co.'s Oak Woods Subdivision, being a
Subdivision of a part of the West half of the Southeast Quarter of Section
14, Township 36 North, Range 9 West of the Second Principal Meridian, as
the same appears of record in Plat Book 23, Page 5, in the Recorder's
Office of Lake County, Indiana. Commonly known as: 2640 Fairbanks Avenue,
Gary, Indiana. Key No. 49-225-10

Dated 1-23-95

State of Indiana
County of Lake

On this 23rd day of January, 1995, the undersigned, a Notary Public
in for said County and State, personally appeared Richard L. Usinger who
proved to me on the basis of satisfactory evidence to be the person whose
name is subscribed to the within instrument and acknowledged that he,
executed the same. Witness my hand and official seal.

David C. Lutz
Notary Public (Signature)

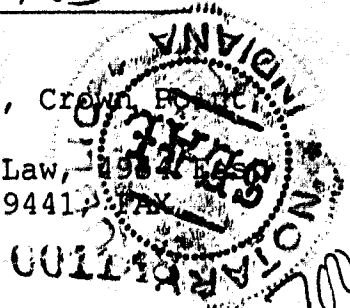
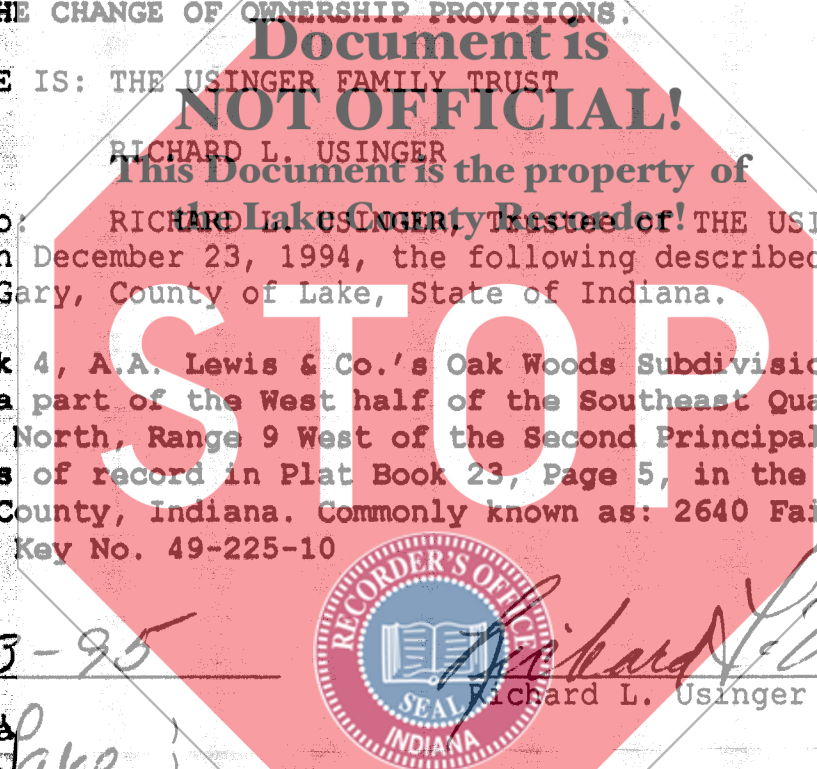
DAVID C. LUTZ
Notary Public (Printed)

8, 16, 99
Commission expires

LAKE, IND
County of Residence

When recorded please send to: David Lutz, 927 Maxwell Court, Crown Point,
Indiana 46307-5009.

This instrument prepared by: William N. Carden, Attorney at Law,
56th Street, Suite 2, Indianapolis, Indiana 46220 (317)475-9441
(317)475-9443.



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
95 JAN 26 AM 10:26
950014634
MARGARET L. CLEVELAND
LAKE COUNTY RECORDER