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WARRANTY DEED
RECORDER

State: Indiana
County: Lake

Date February 21ST DULY ENTERED FOR TAXATION SUBJECT TO
TYPICAL ACCEPTANCE FOR TRANSFER.

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

FEB 28 1995

Purchaser/Grantee
JAMES E. McHARGUE and OZELLA R. McHARGUE
husband and wife
Indiana

SAM ORLICH

AUDITOR LAKE COUNTY

NOT OFFICIAL
This Document is the property of the Lake County Recorder!
Bisys Loan Services, Inc., a Texas corp. (aka Litton Mortgage Servicing Center, Inc.)
("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 January 30, 1968, executed by **JAMES E. McHARGUE and OZELLA R. McHARGUE**, his Purchaser(s) Purchaser"), in which the Purchaser agreed to pay the sum of **\$13,200.00** ("Purchase Price") to the order of **W.J. Driver, Administrator of Veterans' Affairs, office of the U.S.A.** for the purchase of the Property described below.

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, and unto the heirs, successors and assigns of Purchasers 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 **1449 Meadow Lane Street, Dyer, Indiana**, and being described as follows:

All of Lot **TWENTY (20)** of **EAST SUBURBAN ADDITION** to Dyer, a subdivision in **Lake County, Indiana** according to the map or plat thereof recorded under the Real Property Records of such County.

Permanent Tax/Parcel Description No. : 12-14-66-20

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;
2. The general taxes and special assessments which the Purchaser covenanted to pay in the Contract;

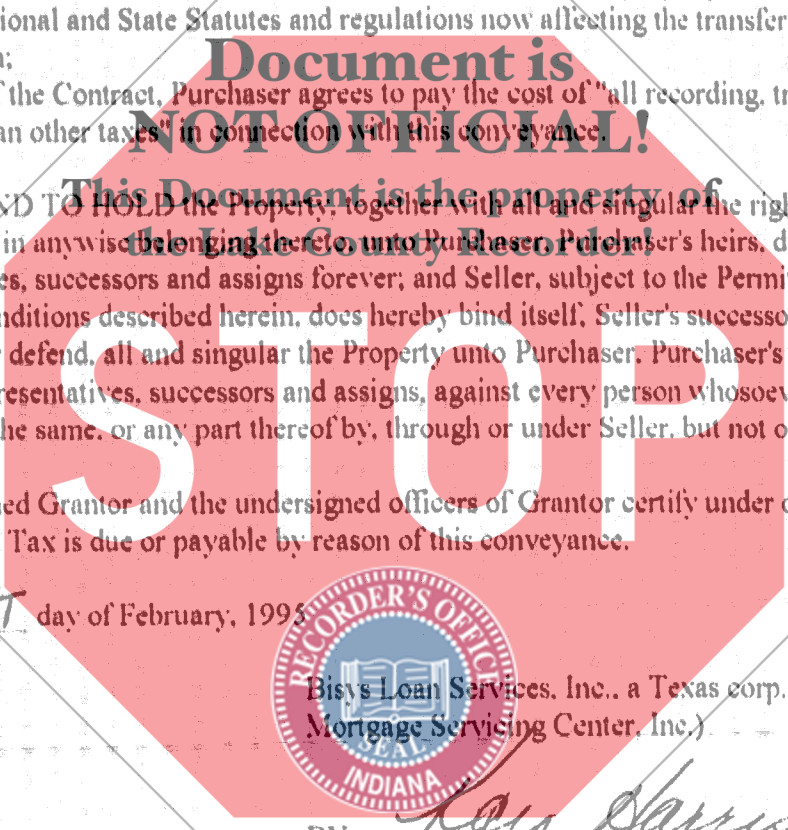
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Chicago Tide Insurance Company

This deed is exempt from the Auditors Sales Disclosure

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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 21ST day of February, 1995



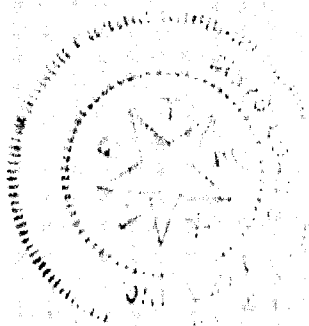
Bisys Loan Services, Inc., a Texas corp. (fka Litton Mortgage Servicing Center, Inc.)

BY:

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 21ST day of February, 1995, by Kay Harris, Sr. Vice President of Bisys Loan Services, Inc., a Texas corp. (fka Litton Mortgage Servicing Center, Inc.), 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.

This Document is the property of the Lake County Recorder!

Diane Cole

My Commission Expires: 02 01/97



DIANE COLE
MY COMMISSION EXPIRES
February 1, 1997

NOTARY PUBLIC IN AND FOR THE STATE OF Texas



Diane Cole
Notary's Printed Name

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

James E. McHargue

_____, Indiana

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