



N.F.I.  
Twin Towers Mall, Unit 27  
100 E. 80th Pl.  
Merrillville, IN 46410

Environmental Disclosure Document for Transfer of Real Property

For Use By County Recorder's Office

County	Date		
Document number	Volume	Page	Received by

The following information is provided under IC 13-7-22, the Responsible Property Transfer Law.

I. Property Identification

A. Address of property:

Street	City or town
Township	Permanent real estate index number

B. Legal description:

Section	Township	Range
---------	----------	-------

Enter or attach complete legal description in this area: LOT #229, SAVANNAH RIDGE UNIT 2, IN THE TOWN OF MERRILLVILLE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 50, PAGE 73 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, IN.

Liability Disclosure

Transferees and transferees of real property are advised that their ownership or other control of such property may render them liable for environmental cleanup costs whether or not they caused or contributed to the presence of environmental problems in association with the property.

C. Property Characteristics:

Lot size	Acreage
----------	---------

Check all types of improvement and uses that pertain to the property:

- Apartment building (6 units or less)
- Commercial apartment (over 6 units)
- Store, office, commercial building
- Industrial building
- Farm with buildings
- Other (specify) SINGLE FAMILY

II. Nature of Transfer

- A. (1) Is this a transfer by deed or other instrument of conveyance?  Yes  No
- (2) Is this a transfer by assignment of over 25% of beneficial interest of a land trust?  Yes  No
- (3) A lease exceeding a term of 40 years?  Yes  No
- (4) A mortgage or collateral assignment of beneficial interest?  Yes  No
- (5) A contract for the sale of property?  Yes  No

B. (1) Identify Transferor:

Name and current address of Transferor	Trust number
CHRIS AND VERA GEORGEVICH 1273 W 74TH PL MERRILLVILLE IN 46410	

Name and address of Trustee if this is a transfer of beneficial interest of a land trust.

(2) Identify person who has completed this form on behalf of the Transferor and who has knowledge of the information contained in this form.

Name, position (if any), and address	Telephone number
NORWEST FINANCIAL INDIANA 1000 E 80TH PL SUITE 27 MERRILLVILLE IN 46410	219-736-3000

C. Identify Transferee:

Name and current address of Transferee
NORWEST FINANCIAL INDIANA 1000 E 80TH PL SUITE 27 MERRILLVILLE IN 46410

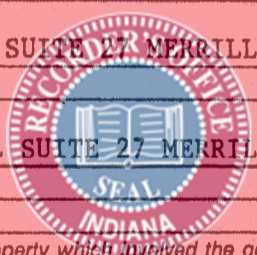
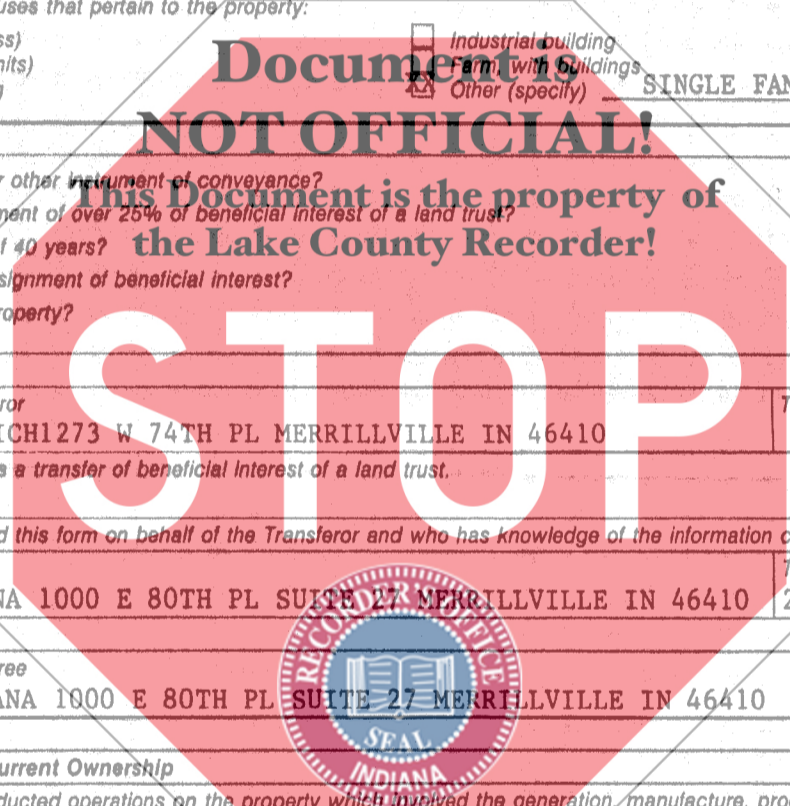
III. Environmental Information

A. Regulatory Information During Current Ownership

- Has the transferor ever conducted operations on the property which involved the generation, manufacture, processing, transportation, treatment, storage, or handling of "hazardous waste", as defined by IC 13-7-1? This question does not apply to consumer goods stored or handled by a retailer in the same form and approximate amount, concentration, and manner as they are sold to consumers, unless the retailer has engaged in any commercial mixing (other than paint mixing or tinting of consumer sized containers), finishing, refinishing, servicing, or cleaning operations on the property.  Yes  No
- Has the transferor ever conducted operations on the property which involved the processing, storage, or handling of petroleum, other than that which was associated directly with the transferor's vehicle usage?  Yes  No
- Has the transferor ever conducted operations on the property which involved the generation, transportation, storage, treatment, or disposal of "hazardous waste", as defined in IC 13-7-1?  Yes  No
- Are there any of the following specific units (operating or closed) at the property that are used or were used by the transferor to manage hazardous wastes, hazardous substances, or petroleum?
  - Landfill  Yes  No
  - Surface Impoundment  Yes  No
  - Land Treatment  Yes  No
  - Waste Pile  Yes  No
  - Incinerator  Yes  No
  - Storage Tank (Above Ground)  Yes  No
  - Storage Tank (Underground)  Yes  No
  - Container Storage Area  Yes  No
  - Injection Wells  Yes  No
  - Wastewater Treatment Units  Yes  No
  - Septic Tanks  Yes  No
  - Transfer Stations  Yes  No
  - Waste Recycling Operations  Yes  No
  - Waste Treatment Detoxification  Yes  No
  - Other Land Disposal Area  Yes  No

If there are "YES" answers to any of the above items and the transfer of property that requires the filing of this document is other than a mortgage or collateral assignment of beneficial interest, you must attach to the copies of this document that you file with the county recorder and the department of environmental management a site plan that identifies the location of each unit.

(continued on reverse side)

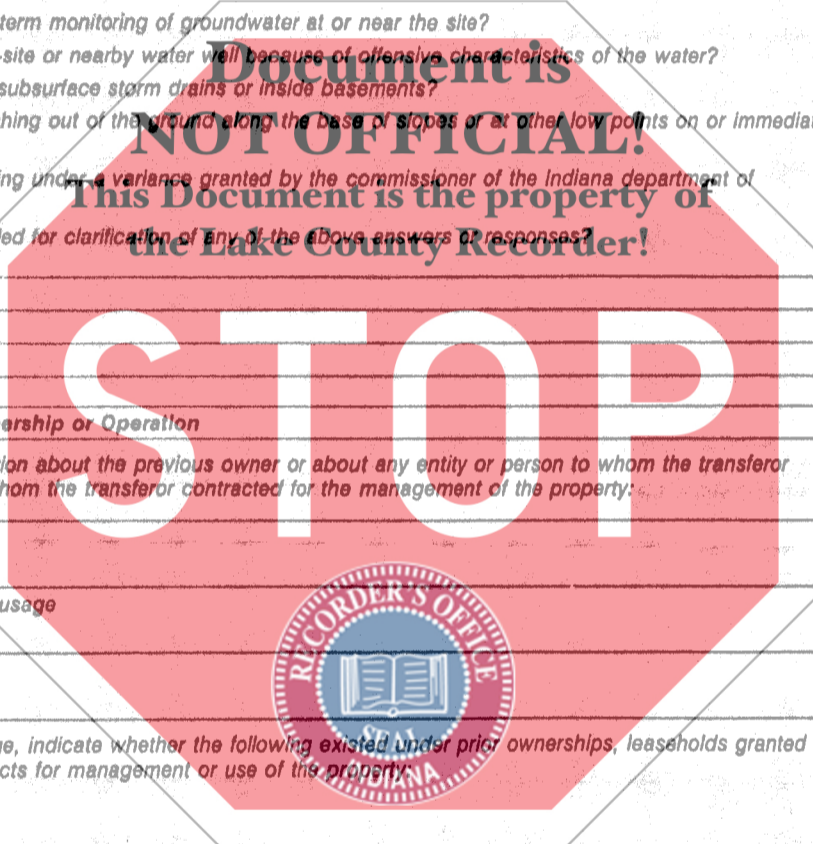


STATE OF INDIANA  
 LAKE COUNTY  
 FILED FOR REC'D  
 95 SEP - 5 AM 8:42  
 MERRILLVILLE  
 RECORDER

1120

5. Has the transferor ever held any of the following in regard to this real property?  
 (A) Permits for discharges of wastewater to waters of Indiana.  
 (B) Permits for emission to the atmosphere.  
 (C) Permits for any waste storage, waste treatment, or waste disposal operation.
6. Has the transferor ever discharged any wastewater (other than sewage) to a publicly owned treatment works?
7. Has the transferor been required to take any of the following actions relative to this property?  
 (A) Filed an emergency and hazardous chemical inventory form pursuant to the federal Emergency Planning and Community Right-to-Know Act of 1986 (42 U.S.C. 11022).  
 (B) Filed a toxic chemical release form pursuant to the federal Emergency Planning and Community Right-to-Know Act of 1986 (42 U.S.C. 11023).
8. Has the transferor or any facility on the property or the property been the subject of any of the following state or federal governmental actions?  
 (A) Written notification regarding known, suspected, or alleged contamination on or emanating from the property.  
 (B) Filing an environmental enforcement case with a court of the solid waste management board for which a final order or consent decree was entered.  
 (C) If the answer to question (B) was Yes, then indicate whether or not the final order or decree is still in effect for this property.
9. Environmental Releases During Transferor's Ownership.  
 (A) Has any situation occurred at this site which results in a reportable "release" of any hazardous substances or petroleum as required under state or federal laws?  
 (B) Have any hazardous substances or petroleum which were released come into direct contact with the ground at this site?
- If the answers to questions (A) and (B) are Yes, have any of the following actions or events been associated with a release on the property?  
 Use of a cleanup contractor to remove or treat materials including soils, pavement, or other surficial materials?  
 Assignment of in-house maintenance staff to remove or treat materials including soils, pavement, or other surficial materials?  
 Sampling and analysis of soils?  
 Temporary or more long term monitoring of groundwater at or near the site?  
 Impaired usage of an on-site or nearby water well because of offensive characteristics of the water?  
 Coping with fumes from subsurface storm drains or inside basements?  
 Signs of substances leaching out of the ground along the base of slopes or at other low points on or immediately adjacent to the site?
10. Is the facility currently operating under a variance granted by the commissioner of the Indiana department of environmental management?
11. Is there any explanation needed for clarification of any of the above answers or responses?

- Yes  No  
 Yes  No  
 Yes  No  
 Yes  No  
 Yes  No  
 Yes  No  
 Yes  No  
 Yes  No  
 Yes  No  
 Yes  No  
 Yes  No



**B. Site Information Under Other Ownership or Operation**

1. Provide the following information about the previous owner or about any entity or person to whom the transferor leased the property or with whom the transferor contracted for the management of the property:  
 Name \_\_\_\_\_  
 Type of business or property usage \_\_\_\_\_
2. If the transferor has knowledge, indicate whether the following existed under prior ownerships, leaseholds granted by the transferor, or other contracts for management or use of the property:
- |                                |   |
|--------------------------------|---|
| Landfill                       | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Surface Impoundment            | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Land Treatment                 | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Waste Pile                     | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Incinerator                    | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Storage Tank (Above Ground)    | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Storage Tank (Underground)     | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Container Storage Area         | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Injection Wells                | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Wastewater Treatment Units     | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Septic Tanks                   | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Transfer Stations              | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Waste Recycling Operations     | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Waste Treatment Detoxification | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Other Land Disposal Area       | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |

**IV. Certification**

A. Based on my inquiry of those persons directly responsible for gathering the information, I certify that the information submitted is, to the best of my knowledge and belief, true and accurate.

Mortgagor/Transferor (type name as signed):  
 CHRIS GEORGEVICH *Chris Georgevich* VERA GEORGEVICH *Vera Georgevich*  
 B. This form was delivered to me with all elements completed on AUGUST 23 19 95

Norwest Financial Indiana, Inc. (type name as signed):  
 BY STEVEN THOMPSON *Steve Thompson*

State of Indiana )  
 ) ss.  
 County of S-LAKE )

Before me, the undersigned, a Notary Public in and for said County, this 23RD day of AUGUST, 1995,  
 came CHRIS AND VERA GEORGEVICH and acknowledged the execution of the foregoing.

Witness my hand and official seal.  
*Roberta J Wielgos*  
 Notary Public

Type name as signed: ROBERTA J WIELGOS  
 My Commission Expires: 12/19/98  
 This instrument was prepared by: ROBIN WIELGOS