

TRUSTEE'S DEED

THIS INDENTURE WITNESSETH that SAND RIDGE BANK (formerly known as BANK OF HIGHLAND), an Indiana corporation, as Trustee, under the provisions of that certain trust agreement dated the 28th day of January, 1991 and known as the Bank of Highland Trust No. 11-4000 does hereby grant, bargain, sell, and convey to:

STANISLAW SZKLARZ and ELIZABETH SZKLARZ, husband and wife

of the County of LAKE, State of INDIANA, for and in consideration of the sum of ten (\$10.00) Dollars and other good and valuable consideration, the receipt of which is hereby acknowledged, an undivided one-half interest in and to the following described real estate in the County of LAKE, State of INDIANA, to wit:

LOT 11, BLOCK 6, BRANTWOOD 2ND ADDITION, TO THE TOWN OF HIGHLAND, AS SHOWN IN PLAT BOOK 21, PAGE 29, LAKE COUNTY, INDIANA.

Key Number: 27-53-11, Unit 16 Common Address: 8827 Idlewild, Highland, IN
Tax Statements To: 8827 Idlewild, Highland, Indiana 46322

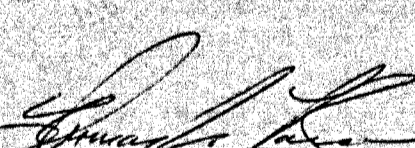
SUBJECT TO THE FOLLOWING:

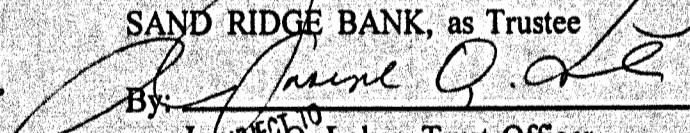
1. The terms, covenants, conditions and limitations in any instrument of record affecting the use and occupancy of said real estate.
2. Real Estate Taxes for the year 1995 and subsequent years.
3. Rights or claims of parties in possession not shown by the public records,
4. Easements, or claims of easements, now shown by the public records,
5. Encroachments, overlaps, boundary line disputes or other matters which would be disclosed by an accurate survey or inspection of the premises,
6. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records,
7. Roads and highways, streets and alleys, limitations by fences and/or established boundary lines.

NO INDIANA GROSS TAX IS DUE OR PAYABLE WITH THIS CONVEYANCE.

This Deed is executed pursuant to and in the exercise of the power and authority granted to and vested in the said Trustee by the terms of said Deed or Deeds in Trust delivered to the said Trustee in pursuance of the Trust Agreement above mentioned and subject to all restrictions of and other restrictions herein contained.

IN WITNESS WHEREOF, the said SAND RIDGE BANK, as Trustee, an Indiana corporation has caused this Deed to be signed by its TRUST OFFICER and attested by its TRUST ACCOUNT REPRESENTATIVE and its corporate seal to be hereunto affixed this 30th day of October, 1995.

ATTEST:  _____
 Thomas W. Baranko, Trust Account Representative

 _____
 By: Joseph Q. Loker, Trust Officer

STATE OF INDIANA)
) SS
COUNTY OF LAKE)

NOV 2 1995
SAM ORLICH
AUDITOR LAKE COUNTY

Before me, a Notary Public in and for said County and State this 30th day of October, 1995 personally appeared Joseph Q. Loker and Thomas W. Baranko respectively known to me as Trust Officer and Trust Account Representative, SAND RIDGE BANK, Indiana, who acknowledged the execution of the foregoing instrument as the free and voluntary act of said corporation, and as their free and voluntary act, acting for such corporation.

Given under my hand and notarial seal this 30th day of October, 1995:

LENORE J DIECK
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXP. MAR. 3, 1997

 _____
NOTARY PUBLIC

This instrument prepared by: Thomas W. Baranko, Member of the Indiana Bar Association

Chicago Title Insurance Company

95067394

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
NOV-3 1995 1:26
MARGARET E. BRAND
RECORDER

500188