This Indenture Witnesseth, that CENTIER BANK, as Trustee, under the provision of a Trust Agreement dated January 11, 1994, and known as Trust Number 1987, does hereby grant, bargain, sell and convey to:

PAUL M. WHITENER AND COMPANY, INC.

of Lake County, State of Indiana, for and in consideration of the sum of Ten and No/100 (\$10.00) Dollars, and other good and valuable consideration, the receipt of which is hereby acknowledged, the following described real estate in Lake County, State of Indiana, to-wit:

LOT 31 IN WHITE OAK MANOR 2ND ADDITION TO THE TOWN OF ST. JOHN AS SHOWN IN PLAT BOOK 77, PAGE 18 IN LAKE COUNTY, INDIANA. Key No. 52-1-51

Subject to the following restrictions:

This conveyance is subject to State, County, and City Taxes for 1995 payable in 1996, and all subsequent years; all special assessments levied prior to and payable subsequent to the date hereof, easements, restrictions of record, questions of survey, and building and zoning ordinances, now or hereafter in effect.

This Deed is executed parsuant to and in the exercise of the powers 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 record.

IN WITNESS WHEREOF, the said CENTIER BANK, as Trustee, a Corporation, has caused this Deer obe signed by its Assistant Vice President and Trust Officer, and attested by its Assistant Vice President and Trust Officer, and its corporate seal to be hereunto affixed, this 15th day of August, 1995.

This deed is exempt from the Auditor's Disclosure Statement.

CENTIER BANK, as Trustee

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ATTEST:

Daniel Guldenbeke, Assistant Vice President & Trust Officer
DER SOME ACCEPTANCE FOR TRANSFER.

Carolyn A. Mayer, Assistant Vice President & Trust Officer

STATE OF INDIANA, COUNTY OF LAKE:

NOV 101995

Before me, a Notary Public, in and for said County and State in 15th digital August, 1995, personally appeared Daniel G. Hoebeke, Assistant Vice President and Trust Officer of CENTIER BANK, 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 as Trustee.

Given under my hand and notarial seal, this 15th day of August, 1995.

Patricia M. Miller, Notary Public

My. Commission Expires: March 5, 1999

County of Residence: Lake

This instrument was prepared by: David H. Brubeck

Mail Tax Statements to: 10653 Manor Drive, St. John, Indiana 46373

000711

jh