

THIS FORM HAS BEEN PREPARED FOR USE WITHIN THE STATE OF INDIANA. THE SELECTION OF A FORM OF INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSERTION OF SPECIAL CLAUSES, MAY CONSTITUTE THE PRACTICE OF LAW AND SHOULD ONLY BE DONE BY A LAWYER.

Mail Tax Bills To:

Tax Key No. 47-42-13

CORPORATE DEED

R-65384
H034

Chicago Title Insurance Company

THIS INDENTURE WITNESSETH, That Citizens Financial Services, FSB
f/k/a Citizens Federal Savings & Loan Assn. ("Grantor"), a corporation organized and
existing under the laws of the ~~State of~~ United States of America, CONVEYS AND WARRANTS
~~XXXXXX AND XXXX XXXX XXXX XXXX XXXX~~ to Mary L. Roper
of Lake County,
in the State of Indiana, in consideration of Ten dollars and other
good and valuable consideration the receipt of which is hereby acknowledged, the
following described real estate in Lake County, in the State of Indiana, to-wit:

Lot Nine (9) and the North 5 feet of Lot Ten (10), Block One (1),
Smith Bader Davidson Company's Second Addition to Gary, in the City of Gary,
as shown in Plat Book 11, page 9, in Lake County, Indiana. (commonly known as
1334 Marshall, Gary, Indiana)

Grantor certifies that no Indiana Gross Income Tax is due by way of this conveyance.



95070313

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
95NOV 16 PM 1:13
MARGARET CLEVELAND
RECORDER

The undersigned person(s) executing this deed represent(s) and certify (certifies) on behalf of the Grantor, that (each of the undersigned is a duly elected officer of the Grantor and has been fully empowered by proper resolution, or the by-laws of the Grantor, to execute and deliver this deed; that the Grantor is a corporation in good standing in the State of its origin and, where required, in the State where the subject real estate is situate; that the Grantor has full corporate capacity to convey the real estate described; and that all necessary corporate action for the making of this conveyance has been duly taken.

IN WITNESS WHEREOF, Grantor has caused this deed to be executed this 2nd
day of November, 1995 Citizens Financial Services, FSB
By Jeffrey C. Stur, Sr. Vice-President By John T. Stephens, Exec. Vice-President
(PRINTED NAME AND OFFICE) (PRINTED NAME AND OFFICE)

STATE OF INDIANA SS:
COUNTY OF _____
Before me, a Notary Public in and for said County and State, personally appeared John T. Stephens
and Jeffrey C. Stur the Exec. Vice-Pres.
and Senior Vice-Pres., respectively of Citizens Financial Services, FSB
who acknowledged execution of the foregoing Deed for and on behalf of said Grantor, and who, having been duly sworn, stated that the representations therein contained are true.

Witness my hand and Notarial Seal this 2nd day of November, 1995
My Commission Expires: September 18, 1998 Signature Brian L. Goins
Resident of Lake County Printed Brian L. Goins, Notary Public

This instrument prepared by Brian L. Goins Attorney at Law.
Mail to: 000948