

THIS FORM HAS BEEN PREPARED FOR USE IN THE STATE OF INDIANA BY LAWYERS ONLY. 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 WHICH SHOULD ONLY BE DONE BY A LAWYER.

Mail tax bills to:

5941 Hayes Place
Merrillville, Indiana 46410

WARRANTY DEED

THIS INDENTURE WITNESSETH, That RICHARD C. FRANK JR. and JANIE M. WILCOX-FRANK, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES

("Grantor") of LAKE County in the State of INDIANA
CONVEYS AND WARRANTS TO DONALD R. GRUCHMAL and MARITES G. GRUCHMAL, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES

of LAKE County in the State of INDIANA
in consideration of One Dollar and other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the following described real estate in LAKE County, in the State of Indiana:

LOT 27 IN BLOCK 5 IN COUNTRY CLUB SECOND ADDITION-SECTION "D", IN THE TOWN OF MERRILLVILLE, AS PER PLAT THEREOF, RECORDED MAY 9, 1956 IN PLAT BOOK 31 PAGE 45, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

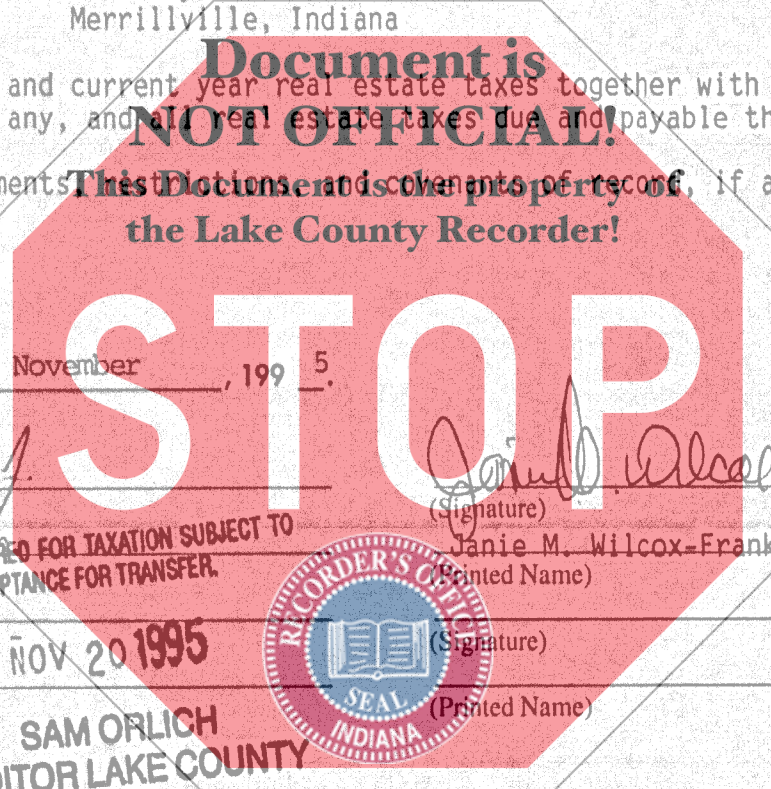
Commonly known as: 5941 Hayes Place
Merrillville, Indiana

Subject to past and current year real estate taxes together with delinquency and penalty, if any, and all real estate taxes due and payable thereafter.

Subject to easements, restrictions and covenants of record, if any.

COMMUNITY TITLE COMPANY
FILE NO. 2-11627

95070923



KEY NO. 15-263-4

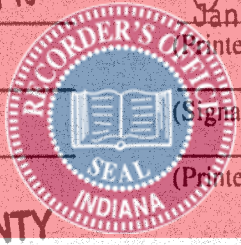
Dated this 13th day of November, 1995.

Richard C. Frank Jr.
(Signature)
Richard C. Frank
(Printed Name)

Janie M. Wilcox-Frank
(Signature)
Janie M. Wilcox-Frank
(Printed Name)

Sam Orlich
(Signature)
SAM ORLICH
(Printed Name)

STATE OF INDIANA
COUNTY OF LAKE
SS: AUDITOR LAKE COUNTY



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
95 NOV 21 AM 9:09
MARGARET CLEVELAND
RECORDER

Before me, the undersigned, a Notary Public in and for said County and State, this 13th day of November, 1995, personally appeared: RICHARD C. FRANK and JANIE M. WILCOX-FRANK, HUSBAND AND WIFE, AS TENANTS BY THE ENTIRETIES and acknowledged the execution of the foregoing deed. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

My commission expires: _____ Signature *Patricia Ludington*

Resident of _____ County Printed Patricia Ludington, Notary Public

STATE OF _____
COUNTY OF _____ SS: PATRICIA LUDINGTON
NOTARY PUBLIC
STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXPIRES 4/15/98

Before me, the undersigned, a Notary Public in and for said County and State, this _____ day of _____, 199____, personally appeared: _____ and acknowledged the execution of the foregoing deed. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

My commission expires: _____ Signature _____

Resident of _____ County Printed _____, Notary Public

This instrument prepared by Patrick J. McManama, 5265 Commerce Dr Ste F Crown Point, IN Attorney at Law
Attorney Identification No. ID# 9534-45

MAIL TO: 001157 10.00 SW