attention: Don Gray

Return to: American Trust & Savings Bank, 1321-119th Street, Whiting, IN 46394

WARRANTY DEED

Chicago Title Ins. Co. Com. No. 04 84 744

THIS INDENTURE WITNESSETH

That Lillian Piatek, Attorney-in-fact for Julia Rybarczyk, pursuant to authority of written Power of Attorney dated September 14, 1993 of Lake County, State of Indiana

CONVEYS & WARRANTS

TO

HELEN ECKARD

of Lake County, in the State of Indiana for the sum of Ten Dollars (\$10.00), 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 10, Block 1, Norman's Second Addition to Hammond, as shown in Plat Book 15, page 17, in the Office of Office_ of the Recorder of Lake County, Indiana, more commonly known and described as 3942 Hohman Avenue, Hammond, Indiana.

This conveyance is given subject to real estate taxes for 1996 payable in 1997 and subsequent, together with covenants, conditions, restrictions, limitations and easements of record.

KEY NO: 35-142-16 (Unit No. 26)

SEND TAX STATEMENTS TO:

3942 Hohman Avenue Hammond, In. 46320

IN WITNESS WHEREOF, The said Lillian Piatek, Attorney-in-fact for Julia Rybarczyk, of the City of Hammond, State of Indiana.

Has hereunto set her hand this 31st day of January, 1996.

What ROCE FOR TAYATION SUBJECT TO Lillian Platek, Attorney-in-fit

Julia Rybarczyk (S MAL ACCEPTANCE FOR TRANSFER. FEB 20 1800

Lillian Piatek, Attorney-in-fact

Before me) the undersigned, a Notary Public, in and for said County and State, personally appeared the within named Lillian Piatek, Attorney-in-fact for Julia Rybarczyk of the City of Hammond, State of Indiana and acknowledged the execution of the foregoing Deed to be her voluntary act and deed. In witness whereof, I have hereunto subscribed my name and affixed my official seal this ______ day of January, 1996.

My commission expires:

February 25, 1996

Tatue To Day Patricia Babair, Notary Public

This instrument prepared by: Donald L. Gray, Attorney at Law, 1244-

000978