February 27, 1996

To: Randy & Karen Michels, 6059 Pennsylvania Street, Merrillville, IN

1. You are hereby notified that the Regency Park Homeowners' Association, Inc., an Indiana Corporation (hereinafter called "Claimant") whose address is 480 E. 60th Drive, Merrillville, Indiana 46410, intends to hold a statutory lien on the townhome, land and improvements commonly known and legally described below as:

Unit Number 182, 6059 Pennsylvania Street, in Regency Park, Merrillville, IN 46410, as shown in Plat Book 38, Page 99, in the Recorder's Office of Lake County, Indiana. More particularly (see attached legal description);

for the amount of (\$846.39) for your share of common expenses of the Regency Park Homeowners' Association, Inc. which is chargeable to the townhome unit owned by you and legally described herein; plus any additional monthly assessment and interest thereon.

2. This lien is in-accordance with the terms and conditions in the Declaration of By-Laws and Declaration of Covenants, Conditions, and Restrictions, As Amended, of the Regency Park Homeowners' Association, Inc.

The undersigned individual executing this instrument on behalf of the Regency Park Homeowners' Association, having been duly sworn upon his/her oath, under the penalties of perjury, hereby states that Claimant intends to hold a statutory lien upon the above described real estate and that the facts and matter set forth in the foregoing statement are true and correct.

The Board of Directors of the Regency Park Homeowners' Association, Inc.,

->By: Roberta Wells
President

STATE OF INDIANA, COUNTY OF LAKE, SS:

Before me, A Notary Public in and for Lake County, Indiana, personally appeared Overton Wello by and on behalf of the Board of Directors of the Regency Park Homeowners' Association, Inc., who acknowledged the execution of the foregoing Sworn Statement and who, having been duly sworn, under the penalties of perjury, state that the facts and matters therein set forth are true and correct.

Witness my hand and notarial seal this 27th day of humany 1996.

Barbua Conaway Notary Public

My commission expires: 2/24/2000 Resident of Lake County, IN

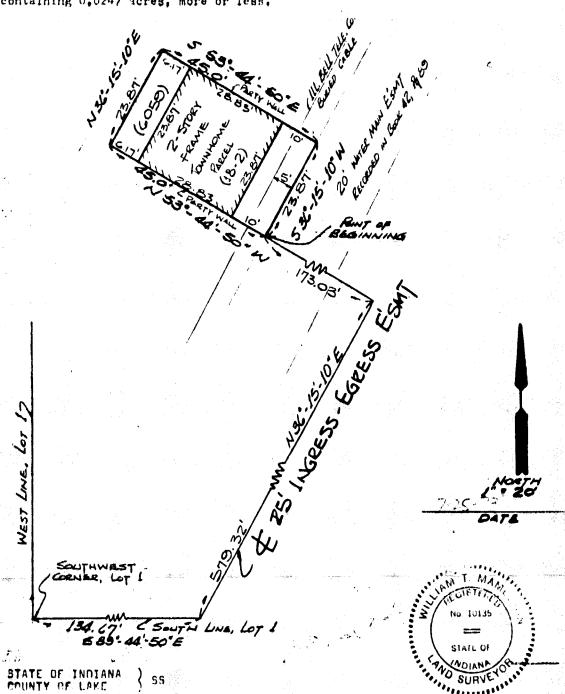
13412000 Resident of Lake

96012548

LAKE COUNTY
FILED FOR RECORD

11: A3

Place 1 16-2 being a Pert evilot 1; Did Airport Addition, Leke County, Indiana as the same appears of recerd in the Office of the Lake County Recorder in Plat Book 38, page 99, were particularly described as commencing at the South West corner of said Let 1; thence South 89-44'-50" East along the South line of Let 1, a distance of 134.67 feet; thence North 36-15'-10" East a distance of 579.32 feet; thence North 53*-44'-50" West a distance of 173.03 feet to the point of beginning; thence continuing North 53*-44'-50" West, 45.00 feet; thence North 36*-15'-10" East, 23.87 feet; thence South 53*-44'-50" East, 4... feet; thence South 36*-15'-10" West, 23.87 feet to the point of beginning, containing 0.0247 acres, more or less.



This is to certify that I have surveyed the hereinabove described property and located the improvements thereon, and that the plat appearing hereon is a true representation of said survey, and that the improvements located hereon do not encroach on the following easements: Casement to Illinois Bell Telephone, Recorded Dec. 12, 1972 as Document No. 181636; Casement to Northern Indiana Public Service Co. (Flectric) Recorded Dec. 12, 1972 as Document No. 181636; Casement to Northern Indiana Public Service Co., (Grs) Recorded May 22, 1973 as Document No. 202790; Casement to the Marrillville Conservancy District, Recorded July 9, 1973 as Document No. 210255, except as noted.

THIS SURVEY TO BE USED FOR MORTGAGE PURPOSES ONLY