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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:
423 Fisher, Apt. A
Munster, IN 46321

WARRANTY DEED

THIS INDENTURE WITNESSETH, That Robert J. Jones

("Grantor") of Lake County in the State of Indiana
CONVEYS AND WARRANTS TO James B. Zabrecky and Marie L. Zabrecky, husband and wife

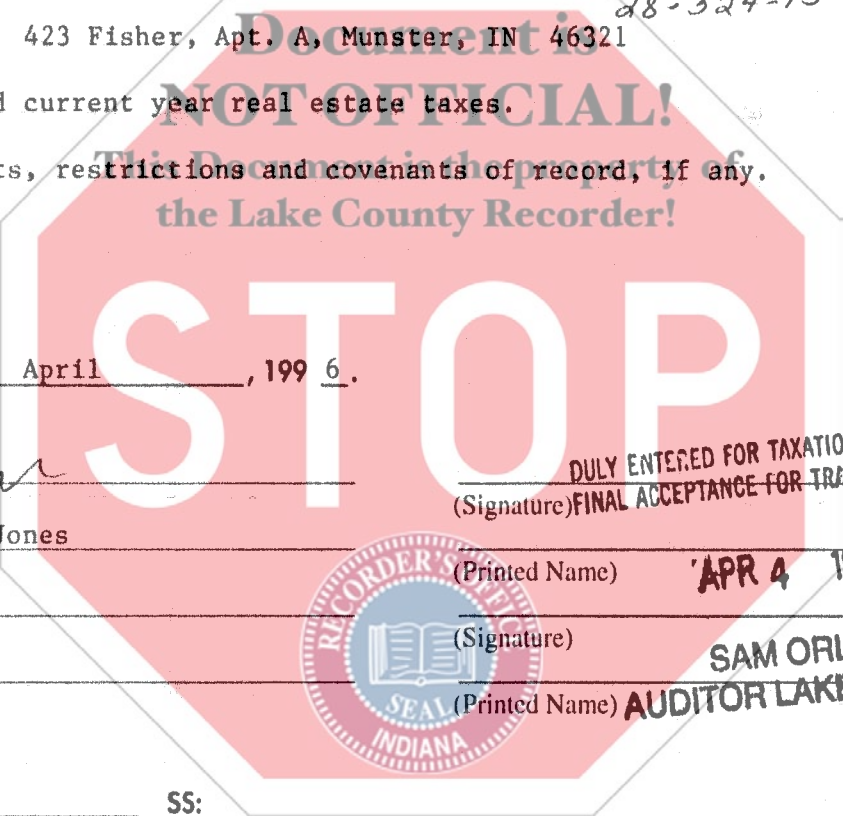
of Lake County in the State of Indiana
in consideration of One Dollar and other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the following described real estate in Lake County, in the State of Indiana:

Apartment 423-A, Building A-2, 423 Fisher Street, in Oakton Manor Horizontal Property Regime, as recorded under date of October 22, 1973 as Document No. 226070, and as amended by amendment recorded under date of October 29, 1973 as Document No. 227090, of the records of Lake County, Indiana, together with the undivided interest in the common area appertaining thereto, being part of Lot 3, Orkney Square, in the Town of Munster, as per plat thereof, recorded in Plat Book 41 page 42, in the Office of the Recorder of Lake County, Indiana.

Commonly known as: 423 Fisher, Apt. A, Munster, IN 46321

Subject to past and current year real estate taxes.
Subject to easements, restrictions and covenants of record, if any.

TICOR TITLE INSURANCE
HO Coverage Policy, Indiana



96021838

96 APR -4 PM 12: 10

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

MARGARETTE CLAVLAND
RECORDER

Dated this 1st day of April, 1996.

(Signature) [Signature]
(Printed Name) Robert J. Jones

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

(Signature) _____
(Printed Name) APR 4 1996

(Signature) _____
(Printed Name) _____

(Signature) _____
(Printed Name) SAM ORLICH
AUDITOR LAKE COUNTY

STATE OF INDIANA
COUNTY OF LAKE SS:

Before me, the undersigned, a Notary Public in and for said County and State, this 1st day of April, 1996, personally appeared: Robert J. Jones 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: 8/30/98 Signature [Signature]
Resident of _____ Lake County Printed Denise K. Zawada
Notary Public

STATE OF _____
COUNTY OF _____ SS:

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 ROBERT B. LEOPOLD; 8242 CALUMET AVE.; MUNSTER, IN 219/922-9661 Attorney at Law
Attorney Identification No. 8767-45
MAIL TO:

000352
2-10-96
PS