This form has been approved by the indiana state bar association for use by Lawyers only. The selection of a form OF INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS AND INSERTION OF SPECIAL CLAUSES, CONSTITUTES THE PRACTICE OF LAW AND MAY ONLY BE DONE BY A LAWYER.

Mail tax bills to: POBLY 1138 ARRANTY DEED

This indenture witnesseth that

Terry C. Gray

Lake

County in the State of Indiana

Convey and warrant to

HOMEOWNERS EQUITY & REALTY CO., LTD.

Lake County in the State of Indiana for and in consideration of the receipt whereof is hereby acknowledged, the following Real Estate in Lake in the State of Indiana, to wit: Key No. 42-109-14Property described as: 5th Addition cument is the property of commonly known as: the 11605 Jackson Street, Gary, Indiana Dated this_

State of Indiana, Lake		County, ss:			
Before me, the u and State, this personally appear	indersigned, a Notary Pub 6th day of red:		County 1 9 96		
Torry C	Crav				

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_

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10%		<u> </u>	Notary Public
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TERRY C. GRAPE. Joan	Seal
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Resident of A Take

This instrument prepared by Terry C. Gray

Attorney at La