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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: Roberto Otero
2851 Dekalb St
Lake Station IN 46405

WARRANTY DEED

THIS INDENTURE WITNESSETH, That Virgie Minarich

LAWYERS TITLE INS. CO. INC.
ONE PROFESSIONAL CENTER
SUITE 210
GROWN POINT, IN 46038

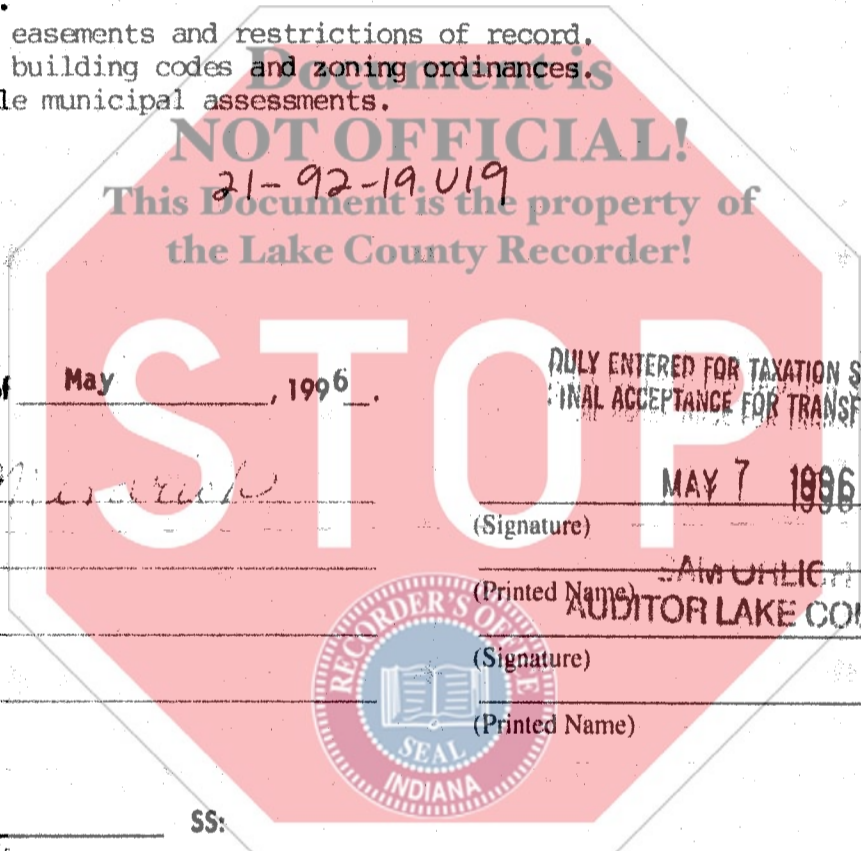
("Grantor") of Lake County in the State of Indiana
CONVEYS AND WARRANTS TO Roberto Otero and Migdalia Otero, Husband and Wife

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:

Lot 19, Block 13, Riverside Estates, as shown in Plat Book 29, page 66, Lake County, Indiana. More commonly known as 3100 Huntington, Hobart, Indiana 46342.

SUBJECT, NEVERTHELESS, TO THE FOLLOWING:

1. Real estate taxes for 1994 payable 1995, and all real estate taxes thereafter.
2. Covenants, easements and restrictions of record.
3. Applicable building codes and zoning ordinances.
4. Any possible municipal assessments.



96030454

Dated this 1st day of May, 1996

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

Virgie Minarich
(Signature)
VIRGIE MINARICH
(Printed Name)

MAY 7 1996
STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
96 MAY -8 PM 12:53
MARGARET D. ...
RECORDER

(Signature)
(Printed Name)

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 May, 1996, personally appeared: VIRGIE MINARICH

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 *Jacalyn L. Smith*
Resident of _____ County Printed _____, Notary Public

STATE OF _____
COUNTY OF _____ SS:

JACALYN L. SMITH
NOTARY PUBLIC STATE OF INDIANA
Resident of Lake County
My Commission Expires December 8, 1999

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 _____ 8585 Broadway, Suite 600, Merrillville, Indiana 46410 Attorney at Law
Attorney Identification No. _____
MAIL TO:

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