

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:**

8549 FAIRWAY DRIVE  
ST. JOHN, INIANA 46373

# WARRANTY DEED

THIS INDENTURE WITNESSETH, That **KENNETH R. DEFRATUS AND SHARON R. DEFRATUS**  
HUSBAND AND WIFE

("Grantor") of LAKE County in the State of INDIANA  
CONVEYS AND WARRANTS TO

MAGDY DOUS AND HANAN H. SAAD, AS JOINT TENANTS WITH  
THE RIGHT OF SURVIVORSHIP, AND NOT TENANTS IN COMMON

of COOK County in the State of ILLINOIS

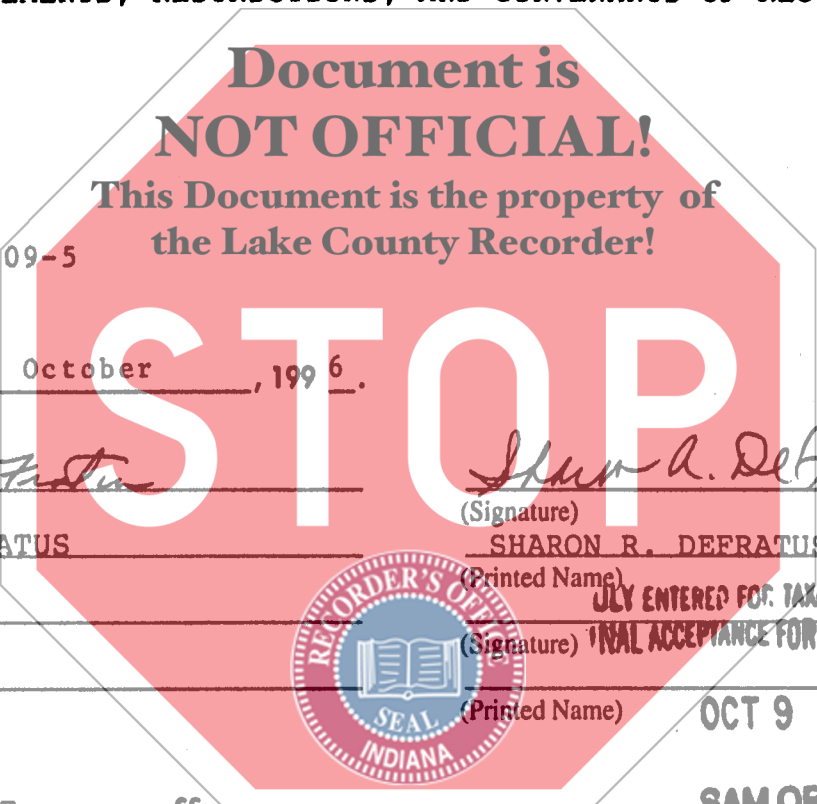
in consideration of One Dollar and other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the following described real estate in LAKE County, in the State of Indiana:

LOT 5 IN FAIRWAY ADDITION TO THE TOWN OF ST. JOHN, AS PER PLAT THEREOF, RECORDED MAY 18, 1988 IN PLAT BOOK 64 PAGE 10, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

SUBJECT TO PAST AND CURRENT YEAR REAL ESTATE TAXES TOGETHER WITH DELINQUENCY AND PENALTY, IF ANY, AND ALL REAL ESTATE TAXES DUE AND PAYABLE THEREAFTER.

SUBJECT TO EASEMENTS, RESTRICTIONS, AND COVENANTS OF RECORD, IF ANY

COMMUNITY LIFE COMPANY  
RENO & TAYLOR



KEY NO. 12-109-5

Dated this 3rd day of October, 1996.

Kenneth R. DeFratus  
(Signature)  
KENNETH R. DEFRATUS  
(Printed Name)

Sharon R. DeFratus  
(Signature)  
SHARON R. DEFRATUS  
(Printed Name)

(Signature)  
(Printed Name)

(Signature)  
(Printed Name)

JULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

OCT 9 1996

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
MARGARET E. CLELAND  
RECORDER  
96 OCT 11 AM 10:41

STATE OF INDIANA  
COUNTY OF LAKE SS:

SAM ORLICH

AUDITOR LAKE COUNTY

Before me, the undersigned, a Notary Public in and for said County and State, this 3rd day of October, 1996, personally appeared:

KENNETH R. DEFRATUS AND SHARON R. DEFRATUS  
HUSBAND AND WIFE

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: 8/31/99 Signature Jacqueline Ruark

Resident of Lake County Printed Jacqueline Ruark, 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 000622, Notary Public

This instrument prepared by Patrick J. McManama, P.C. Attorney at Law  
Attorney Identification No. 9534-45

MAIL TO:

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OK  
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