

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:

Pinnacle Bank
8400 Louisiana
Merrillville, IN 46410

WARRANTY DEED

THIS INDENTURE WITNESSETH, That Russell R. Sessions and Faye Sessions, Husband and Wife

("Grantor") of Lake County in the State of Indiana
CONVEYS AND WARRANTS TO Keith Kerwin and Margie Kerwin, 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:

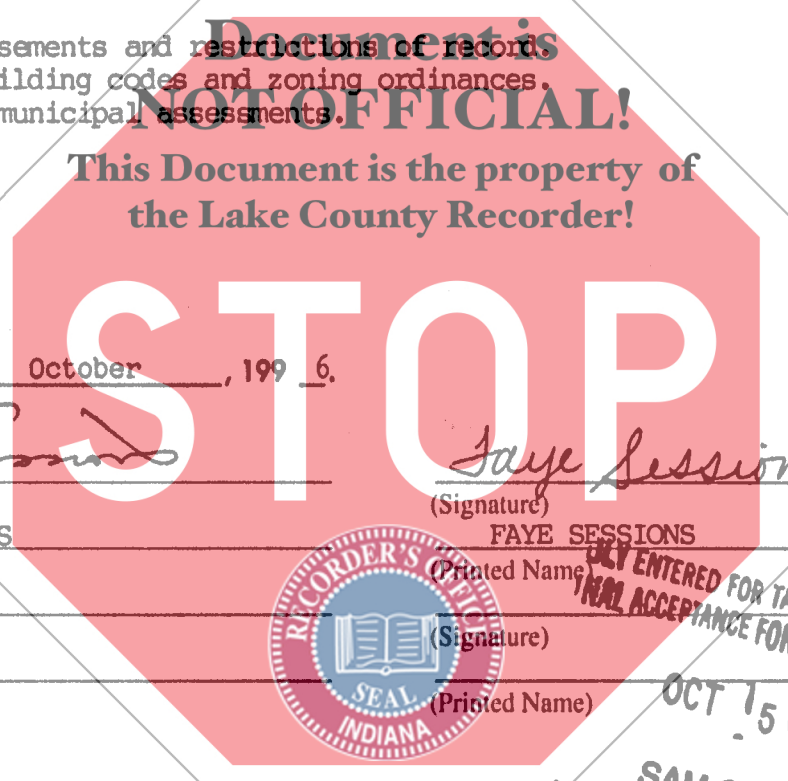
Lot 25, Section 2, Chapel Manor, as shown in Plat Book 33, page 60, Lake County, Indiana.

SUBJECT, NEVERTHELESS, TO THE FOLLOWING:

1. Real estate taxes for 1995 payable 1996, 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.

LAWYERS TITLE INS. CORP.
ONE PROFESSIONAL CENTER
SUITE 210
CROWN POINT, IN 46307

96068934



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
MARGARETE CLEVELAND
RECORDER
96 OCT 15 AM 11:23

Dated this 11th day of October, 1996.

Russell R. Sessions
(Signature)
RUSSELL R. SESSIONS
(Printed Name)

Faye Sessions
(Signature)
FAYE SESSIONS
(Printed Name)

(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 11th day of October, 1996, personally appeared: RUSSELL R. SESSIONS and FAYE SESSIONS, 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: _____ Signature *Marilyn J. Swisher*
Resident of _____ County Printed _____, Notary Public

Marilyn J. Swisher
Notary Public, State of Indiana
La Porte County
My Commission Expires 11/06/98

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

GERALD K. HREBEC

This instrument prepared by 8585 Broadway, Suite 600, Merrillville, Indiana 46410 Attorney at Law
Attorney Identification No. 7813-45

MAIL TO:

002023