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MEMO OF CONTRACT

By Contract for Sale of Real Estate dated 1/24/97 Bank Calumet National Association with its principal place of business at 5231 Hohman Avenue, in the City of Hammond, Lake County, Indiana, as Trustee of Trust No. P2502, dated August 16, 1991, SELLER", sold to DAVID W. MAPES and LAURA B. HIGHLAND, Husband and Wife, "BUYERS", the following described real estate located in Lake County, Indiana:

Lot 2 and the West 15 Feet of Lot 3, as marked and laid down on the recorded Plat of Dyer. Heights in Lake County, Indiana as the same appears of record in Plat Book, 24 page 55, in the Recorder's Office of Lake County, Indiana.

Tax Key No. 14-44-2

more commonly known as 431 Oak Street, Dyer, Indiana.

Seller covenants and agrees with the Buyers that upon payment of the purchase price and interest at the time and in the manner heretofore specified and upon the performance by the buyers of all covenants and agreements herein made, that the Seller will convey or cause to be conveyed to the Buyers by Trustee's Deed, the above described real estate.

MAIL JAX STATEMENTS TO: 431 OAK ST. DYER The parties hereto further agree and covenant that the 1996 real estate taxes payable 1997 and all prior thereto real estate taxes assessed against and upon the premises described herein shall be paid by Seller when due. Thereafter the buyers shall pay the real estate taxes, impositions or assessments as the same become due.

SELLER:

BANK CALUMET

BY: Cletus Epple, Vice President and

SrTrust Officer

STATE OF INDIANA

COUNTY OF LAKE

BUYERS:

LAURA B. HIGHL

Before me, a Notary Public in and for said County and State, personally appeared Bank Calumet by its Trust Officer, Cletus Epple, David W. Mapes and Laura B. Highland who acknowledged the execution of the foregoing Memo of Contract.

Witness my hand and Notarial Seal this 24 day of January 1997.

My Commission Expires:

3/22/2000

Jacquelyn L. Pruim Notary Public Resident of Lake County, Indiana

Prepared by: Byron E. Bamber, Attorney at Law, 407 E. Indiana Ave.

SS:

Valparaiso, Indiana 46383

7 1997

SAM ORLICH **AUDITOR LAKE COUNTY** 000326