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Mail tax bills to:

Principal Residential Mortgage
700 High Street
Des Moines, IA 50392-0760

WARRANTY DEED

THIS INDENTURE WITNESSETH, That John G. Vacendak, Jr. and Sharon V. Vacendak, Husband and Wife

("Grantor") of Lake County in the State of Indiana
CONVEYS AND WARRANTS TO James A. Ambuul and Veronica Ambuul, 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 538 and the West 3 feet of Lot 539, Northgate 11th Addition to the town of Dyer, as shown in Plat Book 49, page 124, Lake County, Indiana.

SUBJECT, NEVERTHELESS, TO THE FOLLOWING:

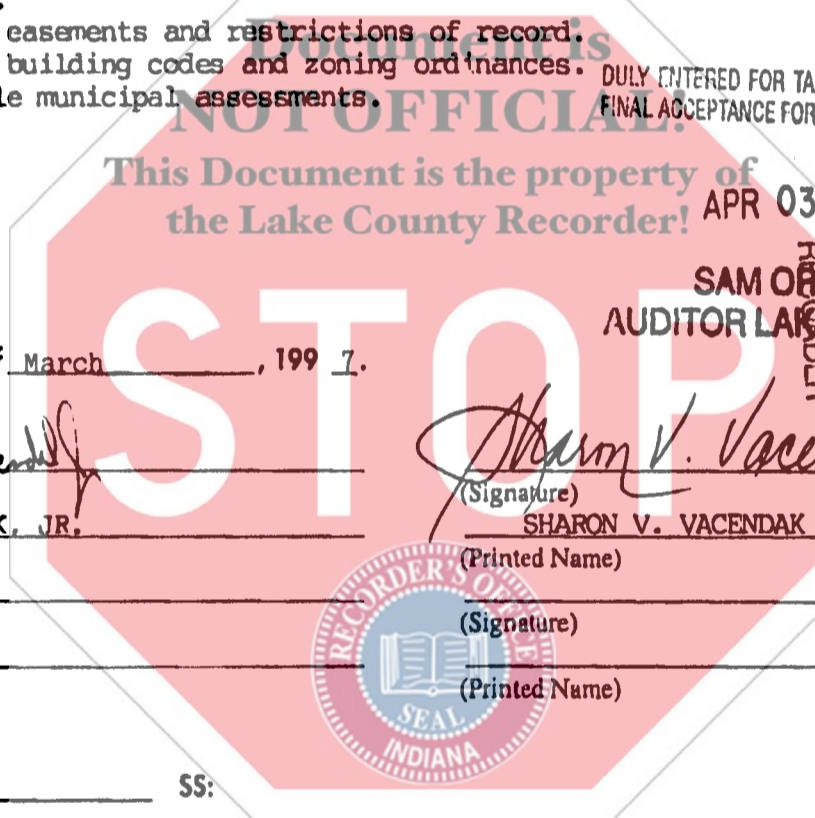
1. Real estate taxes for 1996 payable 1997, and all real estate taxes thereafter.
2. Covenants, easements and restrictions of record.
3. Applicable building codes and zoning ordinances.
4. Any possible municipal assessments.

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

This Document is the property of the Lake County Recorder!

LAWYERS TITLE INS. CORP.
ONE PROFESSIONAL CENTER
SOUTH ZEPHYRUS
CROWN POINT, IN 46307

97020117



APR 03 1997
SAM ORLICH
AUDITOR LAKE COUNTY
STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
MERRILLVILLE CAPITE
RECORDER

Dated this 31st day of March, 1997.

John G. Vacendak, Jr.
(Signature)
JOHN G. VACENDAK, JR.
(Printed Name)

Sharon V. Vacendak
(Signature)
SHARON V. VACENDAK
(Printed Name)

(Signature) _____ (Signature) _____
(Printed Name) _____ (Printed Name) _____

STATE OF INDIANA
COUNTY OF Lake SS:

Before me, the undersigned, a Notary Public in and for said County and State, this 31st day of March, 1997, personally appeared: JOHN G. VACENDAK, JR. and SHARON V. VACENDAK, 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: 11/11/99 Signature *Lori L. Shelby*
Resident of Porter County Printed Lori L. Shelby, 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 _____, Notary Public

This instrument prepared by GERALD K. HREBEC Attorney at Law
Attorney Identification No. 8585 Broadway, Suite 600, Merrillville, Indiana 46410
MAIL TO: 7813-45

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