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Mail tax bills to:
6606 CARLTON
HAMMOND, IND 46323

WARRANTY DEED

THIS INDENTURE WITNESSETH, That **MARVIN C. CARLTON AND KATHY M. CARLTON, HUSBAND AND WIFE**

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

**MICHAEL J. RATKAY JR. AND CHARITY ZAROWNY,
AS JOINT TENANTS WITH FULL RIGHTS OF SURVIVORSHIP
AND NOT AS TENANTS IN COMMON**
County in the State of INDIANA

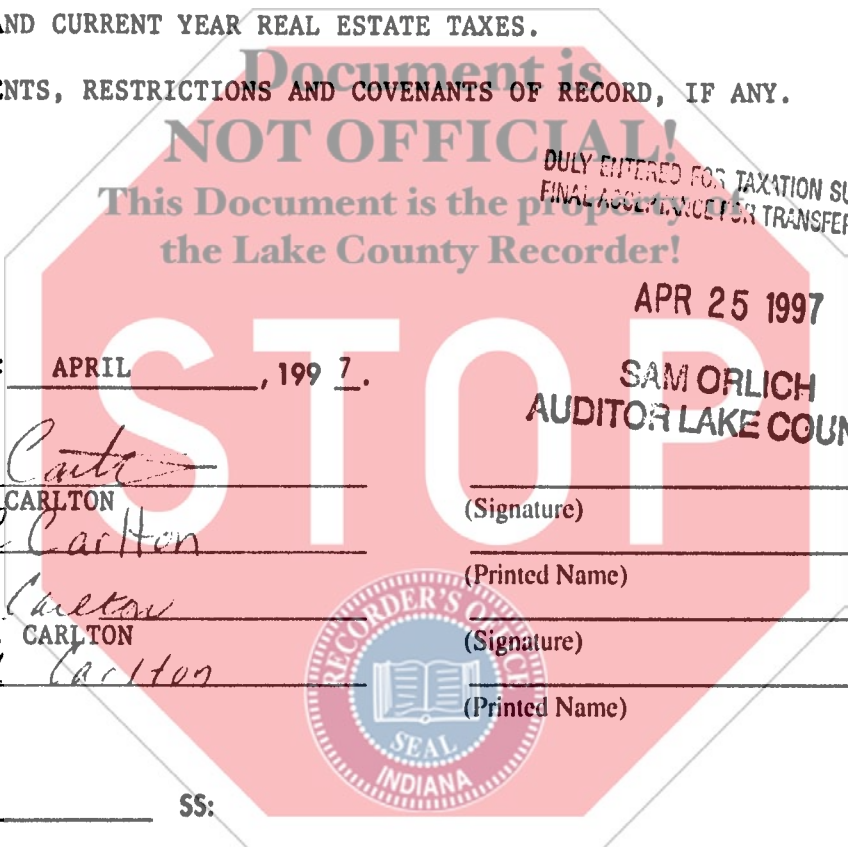
of LAKE
in consideration of One Dollar and other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the following described real estate in LAKE County, in the State of Indiana:

LOT 1 IN BLOCK 6 HESSVILLE PARK ADDITION, HAMMOND, AS PER PLAT THEREOF
RECORDED IN PLAT BOOK 17 PAGE 14,, IN THE OFFICE OF TYE RECORDER OF LAKE COUNTY
INDIANA.
34-85-1

SUBJECT TO PAST AND CURRENT YEAR REAL ESTATE TAXES.

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

H.O. Trcor 208480 Ratkay



Dated this 23RD day of APRIL, 1997.

(Signature) Marvin C. Carlton
MARVIN C. CARLTON

(Printed Name) Marvin C. Carlton

(Signature) Kathy M. Carlton
KATHY M. CARLTON

(Printed Name) Kathy M. Carlton

(Signature) _____
SAM ORLICH
AUDITOR LAKE COUNTY

(Printed Name) _____

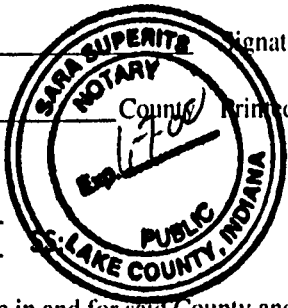
(Signature) _____

(Printed Name) _____

STATE OF INDIANA
COUNTY OF LAKE SS:

Before me, the undersigned, a Notary Public in and for said County and State, this 23RD day of APRIL, 1997, personally appeared: MARVIN C. CARLTON AND KATHY M. CARLTON, 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: 9-30-00 Signature Sara Superits
Resident of LAKE County Printed SARA SUPERITS, Notary Public



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
97 APR 23 AM 9:57
MORRIS CARLTON
RECORDER

STATE OF _____
COUNTY OF _____
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 ROBERT B. LEOPOLD; 8242 CALUMET AVE.; MUNSTER, IN 219/922-9661 Attorney at Law
Attorney Identification No. 8767-45
MAIL TO:

Handwritten initials and date: 02/1