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MORRIS W. CARTER
RECORDER

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Mail tax bills to: 7113 W. 132ND Ave.

6911 W. 131ST AVENUE
CEDAR LAKE, IN 46303

WARRANTY DEED

KEY NO. 25-188-13, 14, & 15

THIS INDENTURE WITNESSETH, That

*** EDWARD J. SMITH AND ROBYN LYNN SMITH, HUSBAND AND WIFE ***

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

*** JAMES T. RAMSEY AND DENISE L. RAMSEY, HUSBAND AND WIFE ***

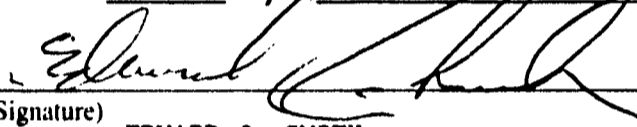
of LAKE County in the State of INDIANA

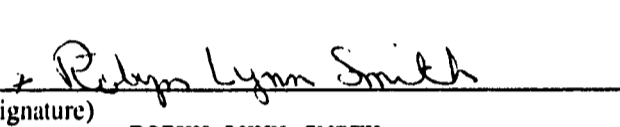
in consideration of One Dollar and other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the following described real estate in LAKE County, in the State of Indiana:

Lots 14, 15 and 16, Block 3 in Plat BA The Shades, in Cedar Lake, as per plat thereof, recorded in Plat Book 12 page 7 in the Office of the Recorder of Lake County, Indiana.

SUBJECT TO: TAXES FOR 1997 AND SUBSEQUENT YEARS.

Dated this 7TH day of, OCTOBER, 1997.


(Signature) EDWARD J. SMITH
(Printed Name)

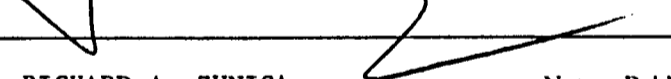

(Signature) ROBYN LYNN SMITH
(Printed Name)

(Signature)
(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 7TH day of OCTOBER, 1997 personally appeared: *** EDWARD J. SMITH AND ROBYN LYNN SMITH, 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: 9-12-98 Signature 
Resident of LAKE County Printed RICHARD A. ZUNICA, Notary Public

STATE OF _____, COUNTY OF _____ SS:

Before me, the undersigned, a Notary Public in and for said County and State, this _____ day of _____ 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 RICHARD A. ZUNICA 162 WASHINGTON STREET, LOWELL, IN 46356, Attorney at Law

MAIL TO:

NORTHWEST INDIANA TITLE SERVICES, INC.
162 Washington Street
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769-0727 or 696-0100

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CR# 4237
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