

2
ENTERED FOR TAXATION SUBJECT
TO ACCEPTANCE FOR TRANSFER.

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

OCT 14 1997 97070571

97 OCT 17 AM 9:19

SAM ORLICH
AUDITOR LAKE COUNTY

MORRIS W. CARTER
RECORDER

Mail Tax Bills To:

KEY NO. 27-304-9

Mrs. Ann Hrustyk
3348 Eder Street
Highland, IN 46322

DEED IN TRUST

THIS INDENTURE WITNESSETH That SAND RIDGE BANK (f/k/a BANK OF HIGHLAND), an Indiana corporation, of Highland, Lake County, in the State of Indiana, as Trustee U/T/A dated the 4th day of March, 1994 and known as Trust Number 13-3777, hereby CONVEYS AND WARRANTS to ANN HRUSTYK, as Trustee, under the provisions of a trust agreement dated the 25th day of August, 1997, and known as the ANN HRUSTYK TRUST, hereinafter referred to as "said Trustee," of Lake County, in the State of Indiana, for and in consideration of Ten (\$10.00) Dollars, the receipt whereof is hereby acknowledged, the following described real estate in Lake County, in the State of Indiana, to-wit:

Lot 9 in Block 17 in Homestead Gardens Master Addition, in the Town of Highland, as per plat thereof, recorded in Plat Book 33, Page 35, in the Office of the Recorder of Lake County, Indiana.

Commonly known as: 3348 Eder Street, Highland, IN 46322

This instrument is made for the sole purpose of funding the Grantee Trust and is therefore exempt from the disclosure of sales information under item seven (7) of State Form 46021, pursuant to I.C. 6-1.1-5.5.

The Grantee herein takes subject to a life estate in the above described real estate, which is hereby reserved and granted to ANN HRUSTYK.

TO HAVE AND TO HOLD said premises with appurtenances upon the trusts, and for the uses and purposes herein and in said Trust set forth:

Full power and authority is hereby granted to said Trustee to lease, mortgage, sell and convey said real estate and also to encumber same with easements and/or restrictions.

In no case shall any party dealing with said Trustee in relation to said premises or to whom said real estate or any part thereof shall be sold or conveyed be obliged to see that the terms of this trust have been complied with, or be obliged to inquire into the necessity or expediency of any act of said Trustee or be obliged or privileged to inquire into any of the terms of said trust agreement; and every deed, trust deed, or other instrument executed by said Trustee in relation to said real estate shall be conclusive evidence in favor of every person relying upon or claiming under any such conveyance or other instrument:

a. that at the time of the delivery thereof the trust created by this indenture and by said trust agreement was in full force and effect;

b. that such conveyance or other instrument was executed in accordance with the trusts, conditions and limitations contained in this indenture and in said trust agreement or in some amendment thereof and binding upon all beneficiaries thereunder;

c. that said Trustee was duly authorized and empowered to execute and deliver every such deed, trust deed, or other instrument; and,

d. if the conveyance is made to a successor or successors in trust, that such successor or successors in trust have been properly appointed and are fully vested with all the title, estate, rights, powers, authorities, duties, and obligations of its, his or their predecessor in trust.

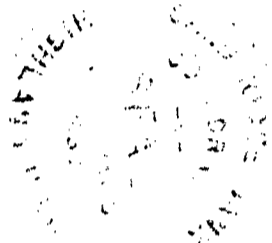
000-585

12.00
20357

The interest of each and every beneficiary hereunder and of all persons claiming under them or any of them shall be only in the earnings avails and proceeds arising from the sale or other disposition of said real estate, and such interest is hereby declared to be personal property, and no beneficiary hereunder shall have any title or interest, legal or equitable in or to said real estate as such but only an interest in the earnings, avails and proceeds thereof as aforesaid.

My duly named Successor Trustee shall have all of the powers herein granted to said Trustee in the absence, death or inability to act on the part of said Trustee and any lease, conveyance or mortgage by such Successor Trustee shall be conclusive evidence of his authority to execute the same.

IN WITNESS WHEREOF, the said SAND RIDGE BANK, by Donald L. Hawkins, Trust Officer, has hereunto set his/her hand and seal this 29th day of September, 1997.



Donald L. Hawkins
SAND RIDGE BANK, Trustee
By: Donald L. Hawkins
Vice President & Trust Officer

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public for Lake County, State of Indiana, personally appeared SAND RIDGE BANK, Trustee, by Donald L. Hawkins, VP &, and acknowledged the execution of the foregoing Deed in Trust for the uses and purposes herein set forth.

Witness my hand and Notarial Seal this 29th day of September, 1997.

My Commission Expires:
October 10, 1999
JEANNIE M BELLAR
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXP OCT 10, 1999

Jeannie M. Bellar
Jeannie M. Bellar /Notary Public
Resident of Lake County

THIS INSTRUMENT PREPARED BY:
John F. Hilbrich, Esq.
HILBRICH, CUNNINGHAM & SCHWERD
2637 - 45th Street
Highland, Indiana 46322 ↑
(219) 924-2427