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This Indenture Witnesseth

That the Grantor... ANN A. HOUCK and JOSEPH G. DRAPAC, as tenants in common

of the County of Lake and State of Indiana for and in consideration of TEN Dollars, and other good and valuable considerations in hand paid, Convey and Warrant unto SAND RIDGE BANK a corporation of Indiana, as Trustee under the provisions of a trust agreement dated the 23rd day of October 1997, known as Trust Number 13-1927, the following described real estate in the County of Lake and State of Indiana, to-wit:

TT/Ho 213979

(See EXHIBIT "A" attached hereto and incorporated herein by reference.

Commonly Known as: Northside of 42nd Place, between Little Road and Kleinman Road, Highland, Indiana

Tax Key No. 27-19-6 (ACORE)

Mail tax bills to: Sand Ridge Bank, 450 W. Lincoln Hwy., Schererville, IN 46375

971072725

JULY ENTERED FOR TAXATION SUBJECT.
FINAL ACCEPTANCE FOR TRANSFER.

OCT 27 1997

TO HAVE AND TO HOLD the said premises with the appurtenances upon the trusts and for the uses and purposes herein and in said trust agreement set forth.

SAM OPHICH
AUDITOR LAKE COUNTY

Authority is hereby granted to said trustee to improve, manage, protect and subdivide said premises or any part thereof, to dedicate parks, streets, highways or alleys and to vacate any subdivisions or part thereof, and to resubdivide said property as often as desired, to contract to sell, to grant options to purchase, to sell on any terms, to convey either with or without consideration, to convey said premises or any part thereof to a successor or successors in trust and to grant to such successor or successors in trust all of the title, estate, powers and authorities vested in said trustee, to donate, to dedicate, to mortgage, pledge or otherwise encumber said property, or any part thereof, to lease said property, or any part thereof, from time to time, in possession or reversion, by leases to commence in praesenti or in futuro, and upon any terms and for any period or periods of time, not exceeding in the case of any single demise the term of 99 years, and to renew or extend said leases upon any terms and for any period or periods of time and to amend, change or modify leases and the terms and provisions thereof at any time or times hereafter, to contract to make leases and to grant options to lease and options to renew leases and options to purchase the whole or any part of the reversion and to contract respecting the manner of fixing the amount of present or future rentals, to partition or to exchange said property, or any part thereof, for other real or personal property, to grant easements or charges of any kind, to release, convey or assign any right, title or interest in or about or easement appurtenant to said premises or any part thereof, and to deal with said property and every part thereof in all other ways and for such other considerations as it would be lawful for any person owning the same to deal with the same, whether similar to or different from the ways above specified, at any time or times hereafter.

In no case shall any party dealing with said trustee in relation to said premises, or to whom said premises or any part thereof shall be conveyed, contracted to be sold, leased or mortgaged by said trustee, be obliged to see to the application of any purchase money, rent, or money borrowed or advanced on said premises, or 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, mortgage, lease 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, lease 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, lease, mortgage 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.

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.

In Witness Whereof, the grantor... aforesaid have hereunto set their hand... and seal... this 23rd day of October 1997

ANN A. HOUCK JOSEPH G. DRAPAC 001563

This instrument was prepared by: Patrick A. Mysliwy, Attorney No. 10002-45, Maish & Mysliwy, Attorneys at Law, P.O. Box 685, Hammond, Indiana 46320

13.00

STATE OF INDIANA-----

County of LAKE-----

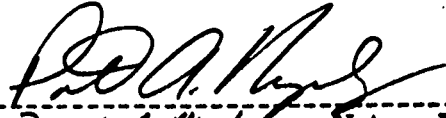
SS.

I, Patrick A. Mysliwy----- a Notary Public in and for said County, in the State aforesaid, do hereby certify that Ann A. Houck and Joseph G. Drapac, as tenants in common, and being-----

personally known to me to be the same persons----- whose names are----- subscribed to the foregoing instrument, appeared before me this day in person and acknowledged that they----- signed, sealed and delivered the said instrument as their free and voluntary act, for the uses and purposes therein set forth.

GIVEN under my hand and notary----- seal this 23rd day of October----- 1997..

My Commission Expires; 11/06/97



Patrick A. Mysliwy, Notary Public
Resident: Lake County, Indiana

TRUST NO. 13-1927

Deed in Trust

WARRANTY DEED



TO

SAND RIDGE BANK

TRUSTEE

PROPERTY ADDRESS

Northside of 42nd Place, between
Liable Road and Kleinman Road
Highland, Indiana

EXHIBIT "A"
(Legal Description of Property)

Part of the North one-half of the South one-half of the Northwest one-quarter of the Southeast one-quarter of Section 27, Township 36 North, Range 9 West of the Second Principal Meridian, described as beginning at the Southwest corner thereof; thence North 00 degrees 05 minutes 55 seconds East along the West line thereof a distance of 330.54 feet to the Northwest corner thereof; thence South 89 degrees 23 minutes 05 seconds east along the North line thereof a distance of 1167.90 feet; thence South 00 degrees 36 minutes 55 seconds West a distance of 80 feet; thence South 36 degrees 24 minutes 55 seconds West a distance of 72.61; thence Southeasterly along the arc of a curve concave to the West and having a radius of 100.0 feet a distance of 50.85 feet; thence North 65 degrees 32 minutes 55 seconds East a distance of 157.65 feet; thence South 00 degrees 12 minutes 17 seconds West a distance of 119.17 feet; thence North 89 degrees 23 minutes 05 seconds West a distance of 134.24 feet; thence South 00 degrees 36 minutes 55 seconds West a distance of 91.50 feet; thence South 89 degrees 23 minutes 09 seconds East a distance of 164.90 feet to a point on the East line of the Northwest Quarter of the Southeast Quarter of said Section 27; thence South 00 degrees 12 minutes 17 seconds West along said East line a distance of 9.0 feet to a point on the South Line of the North Half of the South Half of the Northwest Quarter of the Southeast Quarter of said Section 27; thence North 89 degrees 23 minutes 09 seconds West along the South Line thereof a distance of 1328.91 feet to the point of beginning, all in the Town of Highland, Lake County, Indiana, containing 9.1022 acres, more or less.

Tax Key No. 27-19-6

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Liable and Kleinman Roads,
Highland, Indiana