

NOT TO BE ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

DEC 09 1997

SAM ORLICH 97084095
AUDITOR LAKE COUNTY

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

97 DEC -9 AM 10:57

MORRIS W. CARTER

Tax Key No. 28-15-14
Unit # 18

Bills to:
1727 Apple Blossom
Munster, IN 46321

WARRANTY DEED

THIS INDENTURE WITNESSETH that, CFS DEVELOPMENT COMPANY, LLC. (FORMERLY KNOWN AS C & CF DEVELOPMENT COMPANY, LLC), AN INDIANA LIMITED LIABILITY COMPANY does hereby convey and warrant to DAVID W. WESTLAND AND LEIGH ANN WESTLAND, husband and wife, of Lake County, State of Indiana, for and in consideration of the sum of Ten Dollars (\$10.00) and other good and valuable consideration, the following described real estate in Lake County, State of Indiana, to-wit:

Unit 3 Lot 7 in Block Four in The Townhomes at White Oak Estates Horizontal Property Regime as recorded in Book 77, Page 74, on the 23rd day of November, 1994 as Document No. 94079856 in the Office of the Recorder of Lake County, Indiana, and as amended by Document Number 95004909 and recorded January 27, 1995, and further amended by Document Number 95022888 recorded April 26, 1995, in Plat Book 78, page 29 and further amended by Document Number 95031243 recorded June 2, 1995 and re-recorded as Document Number 95031980 recorded June 7, 1995 as per plat thereof, recorded in Plat Book 78 page 56 and further amended by Document Number 95034168 recorded June 19, 1995, as per plat thereof, recorded in Plat Book 78 page 66 and further amended by Document No. 95042556 recorded July 28, 1995, as per plat thereof, recorded in Plat Book 78 Page 85, and further amended by Document No. 95048709 recorded August 23, 1995, as per plat thereof, recorded in Plat Book 79 Page 9 in the Office of the Recorder of Lake County, Indiana, and further amended by Document No. 95062783 recorded on October 18, 1995, as per plat thereof, recorded in Plat Book 79 page 39, and further amended as Document No. 96005419 recorded on January 25, 1996, as per plat thereof, recorded in Plat Book 79 page 94, and further amended by Document No. 96019187 recorded March 26, 1996, as per plat thereof, recorded in Plat Book 80 Page 36, and further amended by Document No. 96038403 recorded June 7, 1996, as per plat thereof, recorded in Plat Book 80 Page 77, in the Office of the Recorder of Lake County, Indiana, and further amended by Document No. 96046654 recorded July 15, 1996, as per plat thereof, recorded in Plat

HOLD FOR FIRST AMERICAN TITLE

FA 22164

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Book 81 Page 76, in the Office of the Recorder of Lake County, Indiana, and further amended by Document No. 96072504 recorded October 31, 1996, as per plat thereof, recorded in Plat Book 81 Page 76, in the Office of the Recorder of Lake County, Indiana, and further amended by Document No. 97010427 recorded February 20, 1997, as per plat thereof recorded in Plat Book 82 Page 22, in the office of the Recorder of Lake County, Indiana, and further amended by Document No. 97024833 recorded April 22, 1997, as per plat thereof recorded in Plat Book 82 Page 57, in the Office of the Recorder of Lake County, Indiana, and further amended by Document No. 97041155 recorded June 25, 1997, as per plat thereof recorded in Plat Book 82 Page 88, in the Office of the Recorder of Lake County, Indiana, including a 1.29% undivided interest in the Limited Common Areas, Common Areas and Facilities.

SUBJECT TO:

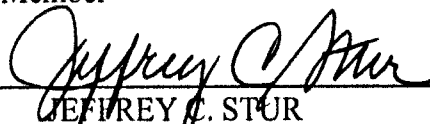
- a. All terms, conditions, restrictions and provisions of the Declaration of Condominium including the Articles of Incorporation, By-Laws, and Rules and Regulations of the Townhomes at White Oak Estates, Inc., an Indiana Not-For-Profit Corporation.
- b. Restrictions as to use and enjoyment as to said unit contained in the aforesaid documents, which unit shall be used for single family residential use only.
- c. A lien for common expenses, annual charges or expenses of the condominium provided in the aforesaid documents.
- d. Taxes for the year 1996 payable in 1997, and all years subsequent thereto.

IN WITNESS WHEREOF, the CFS Development Co., LLC, formerly known as C & CF Development Company, LLC., an Indiana Limited Liability Company has caused this instrument to be executed this 21st day of November, 1997.


OWNER:

CFS Development Co., LLC (formerly known as C & CF Development Company, LLC.), an Indiana limited liability corporation

By: CFS Investment Services, Inc., an Indiana corporation
Its: Member

By: 
JEFFREY C. STUR
Its: Vice President

ATTEST:


JOHN T. STEPHENS
Its: Secretary-Treasurer

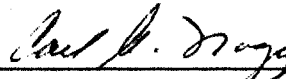
ADDRESS: 5311 Hohman Avenue
Hammond, IN 46320
PHONE: (219) 933-0432

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

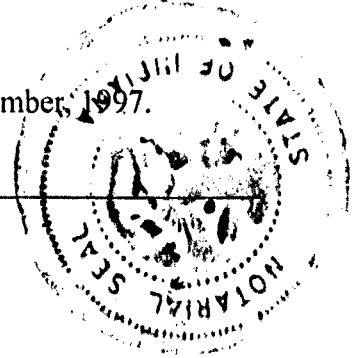
ACKNOWLEDGMENT

Before me, a Notary Public in and for said County and State, personally appeared Jeffrey C. Stur and John T. Stephens, the Vice President and Secretary-Treasurer of CFS Investment Services, Inc., an Indiana corporation, organized and existing under the laws of the State of Indiana, and acknowledge the execution of the foregoing instrument for and on behalf of Jeffrey C. Stur and John T. Stephens, the Vice President and Secretary-Treasurer of CFS Investment Services, Inc., and who, having been duly sworn, stated that the representations therein contained are true.

Given under my hand and notarial seal this 21st day of November, 1997.



Carol A. Nagy
Notary Public



My Commission Expires:
April 13, 1998

County of Residence:
Lake

This Instrument Prepared By: Timothy P. Galvin, Jr., Attorney at Law, Attorney No. 7042-45, Galvin, Galvin & Leency, 5231 Hohman Avenue, Hammond, IN 46320