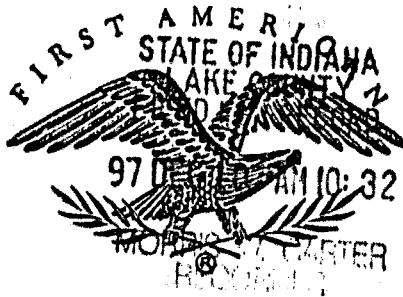


HOLD FOR FIRST AMERICAN TITLE

97084474



WARRANTY DEED

TAX KEY # 35-136-17 Unit #26

THIS INDENTURE WITNESSETH, THAT KEVIN M. RICHWALSKI

OF LAKE COUNTY, STATE OF INDIANA CONVEY AND WARRANT TO KIMBERLY K. MADDY

OF LAKE COUNTY, STATE OF INDIANA, FOR AND IN CONSIDERATION TEN (\$10.00) DOLLARS OF THE SUM OF AND OTHER GOOD AND VALUABLE CONSIDERATION DOLLARS THE RECEIPT WHEREOF IS HEREBY ACKNOWLEDGED, THE FOLLOWING DESCRIBED REAL ESTATE IN LAKE

COUNTY, STATE OF INDIANA, TO-WIT:

THE NORTH 36 FEET OF LOT 17 AND THE SOUTH 5 FEET OF LOT 18 IN BLOCK 1 IN F.C. MCLAUGHLIN'S ADDITION, IN THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 18 PAGE 27, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

a/k/a 7005 Chestnut Avenue, Hammond, Indiana 46324

This conveyance is made subject to:

- 1) The terms covenants, easements, limitations and restrictions contained in any instrument of record affecting the use or occupancy of said real estate;
2) All applicable subdivision, building and zoning laws of the governmental bodies having jurisdiction of the above described realty;
3) Real estate taxes for the year 1996 payable 1997 and subsequent years;
4) Roads and highways, streets and alleys;
5) Limitation by fences and/or other established boundary lines;
6) Easements, if any, for established ditches and/or drains.

IN WITNESS WHEREOF, THE SAID KEVIN M. RICHWALSKI

HAVE HEREUNTO SET HIS HAND AND SEAL, THIS 8 DAY OF DEC. 19 97

Kevin M. Richwalski (SEAL) JULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER. (SEAL) DEC 10 1997 (SEAL)

STATE OF INDIANA, COUNTY OF LAKE, SS:

BEFORE ME, THE UNDERSIGNED NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE, PERSONALLY APPEARED KEVIN M. RICHWALSKI AND

ACKNOWLEDGED THE EXECUTION OF THIS INSTRUMENT TO BE HIS VOLUNTARY ACT

AND DEED, WITNESS MY HAND AND OFFICIAL SEAL THIS 8 DAY OF DECEMBER, 1997

MY COMMISSION EXPIRES: 07/11/01

COUNTY OF RESIDENCE: Lake Beth A. Kolbert NOTARY PUBLIC 000663

SEND TAX STATEMENTS TO: 7005 CHESTNUT AVENUE, HAMMOND, INDIANA 46324

THIS INSTRUMENT PREPARED BY: ROBERT M. SCHWERD, #220-45 HILBRICH, CUNNINGHAM & SCHWERD 2637 - 45th Street Highland, Indiana 46322 PH: (219)924-2427

\*\*\* NO LEGAL OPINION RENDERED \*\*\*

Handwritten initials and date: 10.11.97