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MORRIS W. ...

THIS FORM HAS BEEN PREPARED FOR USE IN THE STATE OF INDIANA BY LAWYERS ONLY. THE SELECTION OF A FORM OF INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSERTION OF SPECIAL CLAUSES, MAY CONSTITUTE THE PRACTICE OF LAW WHICH SHOULD ONLY BE DONE BY A LAWYER.

Mail tax bills to:
730 W. 163rd Street
Crown Point, IN 46307

WARRANTY DEED

THIS INDENTURE WITNESSETH, That HOWARD J. HOLTZ AND MILDRED HOLTZ, Husband and Wife

("Grantor") of Lake County in the State of Indiana CONVEY(S) AND WARRANT(S) TO
GERALD P. KRETZ ("Grantee")

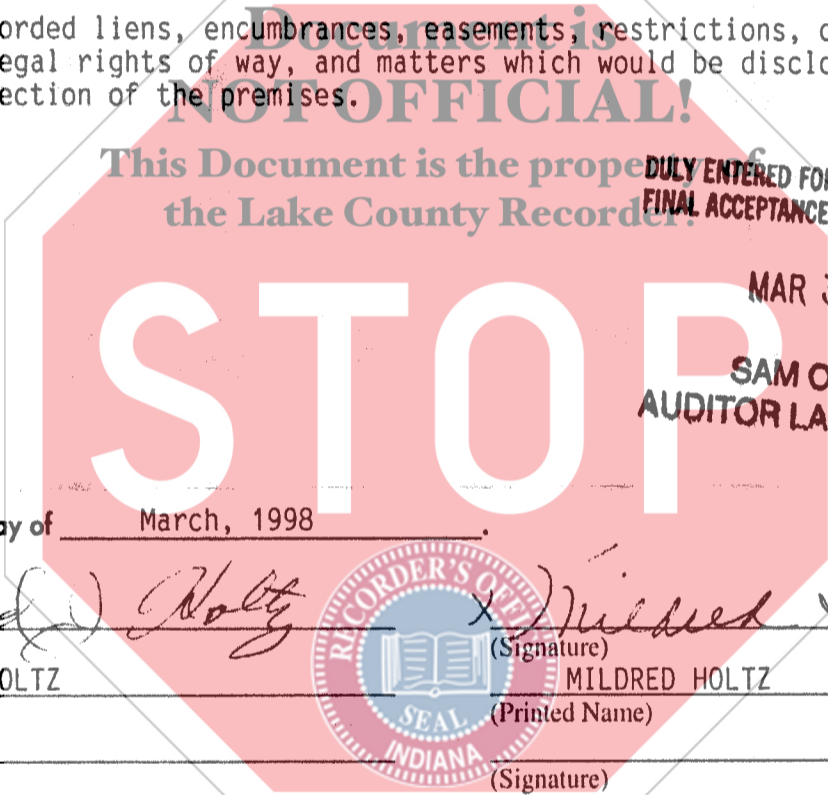
of Lake County in the State of Indiana in consideration of One Dollar and other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the following described real estate in Lake County, in the State of Indiana:

See Attached Legal Description

Tax Key #02-03-0055-0003

Subject to real estate taxes for 1997 payable 1998, together with delinquency and penalty, if any, and all real estate taxes due and payable thereafter.

Subject to recorded liens, encumbrances, easements, restrictions, ditches and drains, highways and legal rights of way, and matters which would be disclosed by an accurate survey or inspection of the premises.



Dated this 23rd day of March, 1998

X Howard J. Holtz
(Signature)
HOWARD J. HOLTZ
(Printed Name)

X Mildred Holtz
(Signature)
MILDRED HOLTZ
(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 23rd day of March, 1998 personally appeared: Howard J. Holtz and Mildred Holtz 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: 1/22/08 Signature Robert E. Stochel
Resident of Lake County Printed Robert E. Stochel, Notary Public

This instrument prepared by Robert E. Stochel, Attorney at Law
Calund Title Inc.

MAIL TO: One Professional Center, Suite 308, Crown Point, IN 46307

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K/M

CK# 164

The North Half of the Northeast Quarter of Section 19, Township 33 North, Range 8 West of the 2nd P.M. A part of the Northeast Quarter of the Northwest Quarter of Section 19, Township 33 North, Range 8 West of the 2nd P.M. described as follows, to-wit: Commencing at the Quarter stake on the North line of said Section, thence South on the Quarter line 8 chains and 75 links, thence West 7 chains, thence North 19 degrees East 9 chains and 45 links to the North line of said Section, thence East 3 chains to the place of beginning, containing 4 31/100 acres, more or less. Also a part of the Northwest Quarter of Section 19, Township 33 North, Range 8 West of the 2nd P.M. Commencing at a point 35 rods South from the Northeast corner of said quarter and run thence South about 98 rods or far enough to make and include 30 acres, more or less, on the East side of the road, thence West to the center of the road, thence Northerly along the center of the road to the Southwest corner of land owned by H.L. Hathaway, in said Quarter Section, thence East to the place of beginning, containing 30 acres, more or less (except 26 acres off the South side of the said described land) leaving 4 acres, more or less. EXCEPT part of the North half of Section 19, Township 33 North, Range 8 West of the 2nd P.M., described as follows: Commencing at the intersection of the North line of said Section and the centerline of County Road "H", which point is the Northwest corner of a 4.31 acres tract of land deeded to Howard Holtz and described in Deed Record 1193, page 159, in the Office of the Recorder of Lake County, Indiana, thence East along said North line a distance of 215.0 feet, thence South perpendicular to the North line of said Section a distance of 215.50 feet, thence Westerly along a line that makes an angle of 93 degrees 12 minutes with the last described line (measured from North to West) a distance of 317.60 feet to the center line of County Road "H", which is the Westerly boundary of said 4.31 acre tract, thence North along said center line a distance of 254.60 feet to the point of beginning. EXCEPT from said excepted tract the Westerly 30 feet thereof. EXCEPT a parcel of land in the North ½ of Section 19, Township 33 North, Range 8 West of the Second Principal Meridian, Lake County, Indiana described as Commencing at the Northwest corner of Section 19; thence South 89° 41' 17" East, along the North section line, 2217.69 feet to the centerline of Holtz Road; thence South 23° 56' 20" West along said centerline 254.77 feet; thence on a curve to the right, 65.71 feet said curve having a radius of 11,957.85 feet and a chord that bears South 24° 05' 47" West, 65.71 feet; thence North 87° 06' 32" East, 200.61 feet to the POINT OF BEGINNING; thence continuing North 87° 06' 32" East, 144.88 feet; thence North 89° 41' 17" East, 292.40 feet; thence South 00° 09' 07" West, 311.24 feet; thence North 89° 35' 00" West, 417.08 feet; thence North 00° 09' 07" East, 183.50 feet; thence North 89° 44' 26" West, 20.00 feet; thence North 00° 09' 07" East, 115.73 feet to the Point of Beginning. Containing 3.000 acres and subject to all legal highways and easements. EXCEPT a parcel of land in the Northeast ¼ of the Northwest ¼ of Section 19, Township 33 North, Range 8 West of the Second Principal Meridian, Lake County, Indiana, described as commencing at the Northwest corner of Section 19; thence South 89° 41' 17" East along the North section line 2217.69 feet to a railroad spike in the center

line of Holtz Road; thence South $23^{\circ} 56' 20''$ West along said center line a distance of 352.28 feet to a railroad spike; thence continuing along said centerline 349.51 feet being a curve concave northwesterly, having a radius of 11957.85 feet and a central angle of $1^{\circ} 40' 29''$ to a railroad spike said spike being the POINT OF BEGINNING; thence South $89^{\circ} 35' 00''$ East a distance of 378.62 feet to an iron pipe; thence South $00^{\circ} 09' 07''$ West a distance of 298.69 feet to an iron rod set in a fence line; thence North $87^{\circ} 47' 28''$ West along said fence line a distance of 517.62 feet to a railroad spike in the centerline of Holtz Road; thence North $26^{\circ} 52' 47''$ East along said centerline a distance of 49.89 feet to a railroad spike; thence continuing along said centerline 264.25 feet being a curve concave northwesterly having a radius of 11957.85 feet and a central angle of $1^{\circ} 15' 58''$ to the POINT OF BEGINNING. Containing 2.997 acres, more or less and subject to all legal highways and easements.

