

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER.

APR 01 1998

SAM ORLICH
AUDITOR LAKE COUNTY

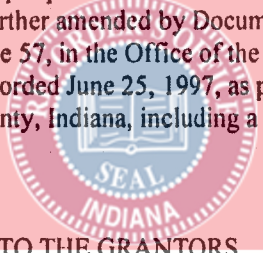
STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

DEED IN TRUST

98022818

This Indenture Witnesseth, That the Grantors, David H. Ryband and Mardee J. Ryband, husband and wife, of the County of Lake and State of Indiana, for and valuable consideration in hand paid, and of other good and valuable considerations, the receipt of which is hereby acknowledged, CONVEY and QUITCLAIM their right, title and interest in and to the below described real estate in the County of Lake and State of Indiana, unto David H. Ryband and Mardee J. Ryband, as Trustees or their Successors in Trust under Ryband Living Trust dated the 3rd day of November 1997, and any amendments thereto, to-wit:

Unit 1 Lot 9 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 Book 80, page 99, 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 1.26% undivided interest in the Limited Common Areas, Common Areas and Facilities.



RESERVING, HOWEVER, A LIFE ESTATE UNTO THE GRANTORS,

TO HAVE AND TO HOLD the said real estate with the appurtenances, upon the trusts, and for the uses and purposes herein and in said Trust Agreement set forth.

FULL power and authority is hereby granted to said Trustees to improve, manage, protect and subdivide said real estate or any part thereof, to dedicate parks, streets, highways or alleys and to vacate any subdivision or part thereof, and to resubdivide said real estate 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 real estate or any part thereof to successors in trust and to grant to such successors in trust all of the title, estate, powers and authorities vested in said Trustees, to donate, to dedicate, to mortgage, pledge or otherwise encumber said real estate, or any part thereof, to lease said real estate, 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, and to renew or extend 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, to contract respecting the manner of fixing the amount of present or future rentals, to partition or to exchange said real estate, 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 real estate or any part thereof, and to deal with said real estate 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.

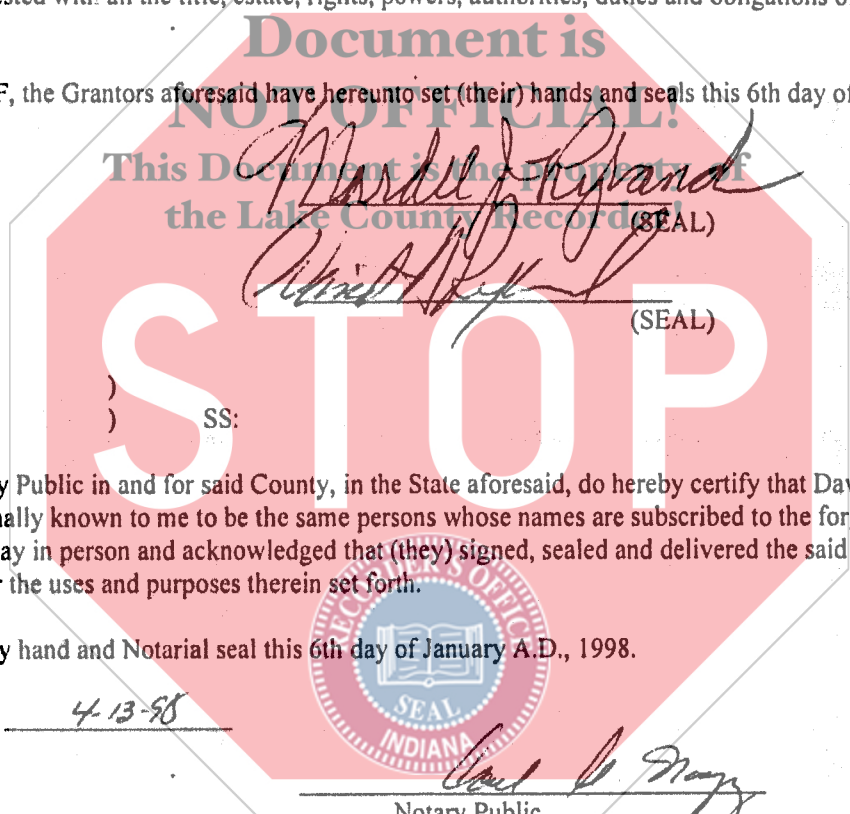
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IN NO CASE shall any party dealing with said Trustees or any successors in trust, in relation to said real estate, or to whom said real estate or any part thereof shall be conveyed, contracted to be sold, leased or mortgaged by said Trustees, or any successors in trust, be obliged to see to the application of any purchase money, rent or money borrowed or advanced on said real estate, or be obliged to see that the terms of this trust have been complied with, or be obliged to inquire into the authority, necessity or expediency of any act of said Trustees, 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 Trustees, or any successors in trust in relation to said real estate shall be conclusive evidence in favor of every person (including the Registrar of Title of said county) 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 all amendments thereof, if any, and binding upon all beneficiaries thereunder, (c) that said Trustees, or any successors in trust, were 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 successors, that such successors in trust have been properly appointed and are fully vested with all the title, estate, rights, powers, authorities, duties and obligations of (his/her/their) predecessor in trust.

IN WITNESS WHEREOF, the Grantors aforesaid have hereunto set (their) hands and seals this 6th day of January, 1998.



STATE OF INDIANA)
COUNTY OF LAKE) SS:

The undersigned, a Notary Public in and for said County, in the State aforesaid, do hereby certify that David H. Ryband and Mardee J. Ryband, personally known to me to be the same persons whose names are subscribed to the forgoing 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 Notarial seal this 6th day of January A.D., 1998.

My Commission Expires: 4-13-98

Carol D. Morgan
Notary Public

THIS INSTRUMENT PREPARED BY: Brian L Goins, 707 Ridge Road, Munster, Indiana, Attorney No. 8616-45



REC'D LOW LUCE JAN 10 1998