

MAIL TO: TIMOTHY J. GERICKE
CHERYL L. GERICKE
1507 CYNTHIA COURT
SCHERERVILLE, IN 46375

C 496939 LD

TRUSTEE'S DEED

THIS INDENTURE WITNESSETH that SAND RIDGE BANK (formerly known as Bank of Highland), an Indiana corporation, as Trustee, under the provisions of a Trust Agreement dated the 3rd day of September, 1996, and known as Trust Number 13-3105 does hereby grant, bargain, sell, and convey to:

TIMOTHY F. GERICKE AND CHERYL L. GERICKE AS HUSBAND AND WIFE

of the County of LAKE, State of INDIANA, for and in consideration of the sum of Ten (\$10.00) Dollars and other good and valuable consideration, the receipt of which is hereby acknowledged the following described real estate in the County of LAKE, State of INDIANA, to wit:

LOT 84, RIDGEMOOR SECOND ADDITION TO THE TOWN OF SCHERERVILLE, AS RECORDED IN PLAT BOOK 68, PAGE 51, IN THE OFFICE OF THE RECORDER, LAKE COUNTY, INDIANA.

Common Address: 1507 CYNTHIA COURT, SCHERERVILLE, INDIANA 46375
Real Estate Tax Key Number: 13-512-32

SUBJECT TO THE FOLLOWING:

1. The terms, covenants, conditions and limitations in any instrument of record affecting the use and occupancy of said real estate,
2. Real Estate Taxes for the year 1997 and subsequent years,
3. Rights or claims of parties in possession not shown by the public records,
4. Easements, or claims of easements, now shown by the public records,
5. Encroachments, overlaps, boundary line disputes or other matters which would be disclosed by an accurate survey or inspection of the premises,
6. Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished, imposed by law and not shown by the public records,
7. Roads and highways, streets and alleys, limitations by fences and/or established boundary lines.

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* THIS DEED IS EXEMPT FROM THE SALES DISCLOSURE ACT
NO INDIANA GROSS TAX IS DUE OR PAYABLE WITH THIS CONVEYANCE.

This Deed is executed pursuant to and in the exercise of the power and authority granted to and vested in the said Trustee by the terms of said Deed or Deeds in Trust delivered to the said Trustee in pursuance of the Trust Agreement above mentioned and subject to all restrictions of and other restrictions herein contained.

IN WITNESS WHEREOF, the said SAND RIDGE BANK, as Trustee, an Indiana corporation has caused this Deed to be signed by its Vice President and Trust Officer and attested by its Senior Vice President and its corporate seal to be hereunto affixed this 30th day of March, 1998

SAND RIDGE BANK, as Trustee
Donald L. Hawkins
Donald L. Hawkins, V. Pres. & Trust Officer

ATTEST:
George J. Vande Werken
George J. Vande Werken, Senior Vice President

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

APR 8 1998

STATE OF INDIANA)
)SS
COUNTY OF LAKE)

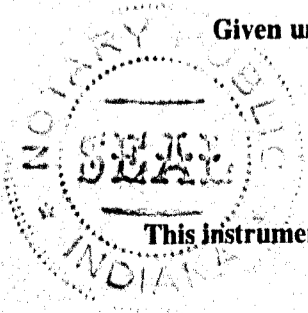
SAM ORLICH
AUDITOR LAKE COUNTY

Before me, a Notary Public in and for said County and State this 30th day of March, 1998, personally appeared Donald L. Hawkins and George J. Vande Werken, respectively known to me as Vice President and Trust Officer and Senior Vice President of SAND RIDGE BANK, Indiana, who acknowledged the execution of the foregoing instrument as the free and voluntary act of said corporation, and as their free and voluntary act, acting for such corporation.

JEANNIE M BELLAR
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXP OCT 10, 1999

Given under my hand and notarial seal this 30th day of March, 1998.

Jeannie M. Bellar
NOTARY PUBLIC



This instrument prepared by: Donald L. Hawkins, Vice President and Trust Officer Sand Ridge Bank Trust Department

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