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MORRIS W. ORLICH

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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:
1493 Carriage Oaks
Dyer, IN 46311

WARRANTY DEED

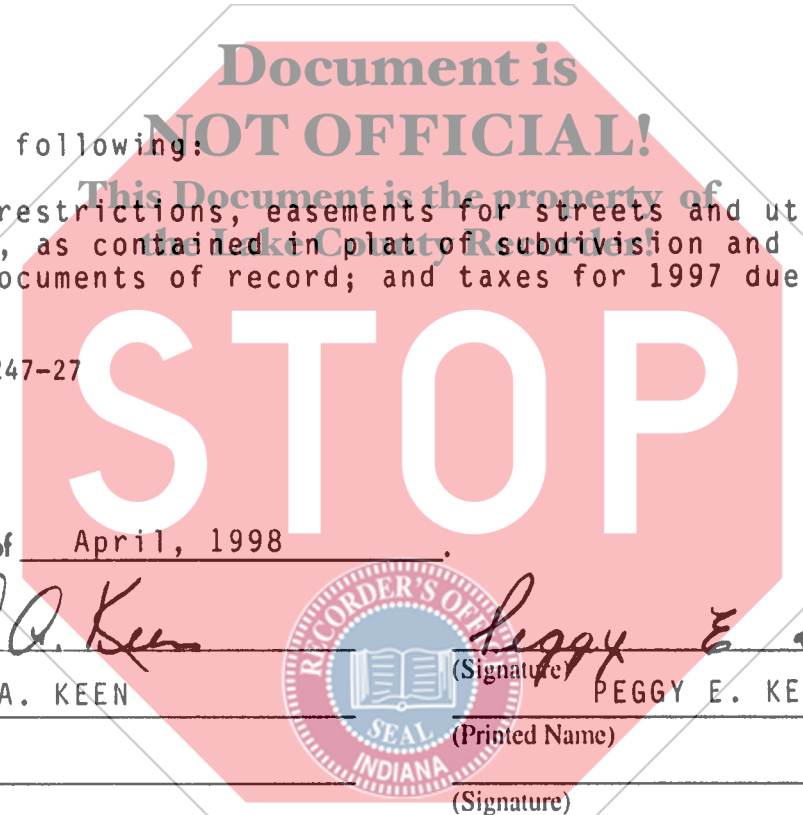
THIS INDENTURE WITNESSETH, That RICHARD A. KEEN and PEGGY E. KEEN,
HUSBAND and WIFE

("Grantor") of LAKE County in the State of INDIANA CONVEY(S) AND WARRANT(S) TO
DANIEL GRZYBOWSKI and ROSEMARY GRZYBOWSKI, HUSBAND & WIFE ("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:

LEGAL DESCRIPTION ATTACHED

Insurance Company



Subject to the following:

Covenants and restrictions, easements for streets and utilities, and building lines, as contained in plat of subdivision and as contained in all other documents of record; and taxes for 1997 due and payable in 1998.

KEY NO. 12-14-247-27

Dated this 17th day of April, 1998

Richard A. Keen
(Signature) RICHARD A. KEEN
(Printed Name)



Peggy E. Keen
(Signature) PEGGY E. KEEN
(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 17th day of April, 1998 personally appeared: RICHARD A. KEEN and PEGGY E. KEEN, HUSBAND and WIFE 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: 25 June, 1999 Signature *Star Lugar*
Resident of LAKE County Printed STAR LUGAR, Notary Public

This instrument prepared by JOS. S. IRAK, 9219 Broadway, M'ville, IN 46410 . Attorney at Law
ATTY. I.D. #4851-45 (219) 769-4552

MAIL TO:

Star Lugar
Notary Public, State of Indiana
Lake County
My Commission Expires 06/25/99

FILED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER.

APR 21 1998

SAM ORLICH
AUDITOR LAKE COUNTY 001362 U

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4/22/98
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LEGAL DESCRIPTION

Unit 1493, Carriage Oaks Townhome Condominiums, a Horizontal Property Regime, as recorded as Document No. 94047528 under the date of June 29, 1994, and as amended by First Amendment to Declaration of Condominium dated September 27, 1994 and recorded September 30, 1994, as Document No. 94067976 and as amended by Second Amendment to Declaration of Condominium, dated November 14, 1994 and recorded November 15, 1994 as Document No. 94077568 and as amended by Third Amendment to Declaration of Condominium dated January 10, 1995 and recorded January 13, 1995, as Document No. 95002607, and as amended by Fourth Amendment to Declaration of Condominium dated February 17, 1995 and recorded February 21, 1995, as Document No. 95009066, and as amended by Fifth Amendment to Declaration of Condominium Dated June 6, 1995 and recorded June 8, 1995 as Document No. 95032231, and as amended by Sixth Amendment to Declaration of Condominium dated July 27, 1995 and recorded July 31, 1995 as Document No. 95042776, and as amended by Seventh Amendment to Declaration of Condominium dated January 9, 1996 and recorded January 11, 1996 as Document No. 96002516, and as amended by Eighth Amendment to Declaration of Condominium dated July 9, 1996 and recorded July 11, 1996 as Document No. 96046281, and as amended by Ninth Amendment to Declaration of Condominium dated October 28, 1996 and recorded October 30, 1996 as Document No. 96072363, and as amended by Tenth Amendment to Declaration of Condominium dated January 21, 1997 and recorded January 22, 1997 as Document No. 97004503, and as amended by Eleventh Amendment to Declaration of Condominium dated June 17, 1997 and recorded June 20, 1997 as Document No. 97039965 in the Recorder's Office of Lake County, Indiana, and the undivided interest in the common elements appertaining thereto, more commonly known as:

1493 Carriage Oaks
Dyer, IN 46311