



IN WITNESS WHEREOF, the party of the first part has caused this instrument to be executed in its name by KEVIN TABATABAI, its PRESIDENT, and attested by PICHAK TABATABAI, its SECRETARY,

and its corporate seal to be hereunto affixed this 23rd day of FEBRUARY, A.D. 1998.

ATTEST: [Signature] By: [Signature]

PICHAK TABATABAI, SECRETARY KEVIN TABATABAI, PRESIDENT  
This form was prepared by: AKT MORTGAGE GROUP, INC., 130, address: R. GILLEN  
SOUTH CHAPARRAL COURT, #150, ANAHEIM HILLS, CA, tel. no.: (714) 279-1544  
92808

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State of CALIFORNIA  
County of ORANGE

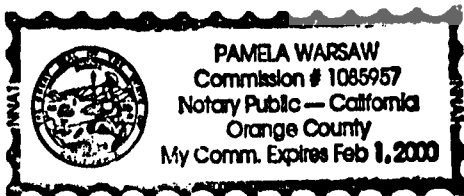
On 2/23/98 before me, PAMELA WARSAW  
personally appeared  
KEVIN TABATABAI AND PICHAK TABATABAI

personally known to me  
(or proved to me on the basis of satisfactory evidence) to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s) or the entity upon behalf of which the person(s) acted, executed the instrument.

WITNESS my hand and official seal.

[Signature] (Seal)  
PAMELA WARSAW

995(IN) (9807)



**EXHIBIT A**



**LEGAL DESCRIPTION:**

LOT 13 IN THEO HARVEY'S SUBDIVISION, IN THE CITY OF WHITING, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 2 PAGE 34, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.