

Together with the note, any supplements, amendments, riders and all other documents pertaining to the note and mortgage therein described or referred to, the money due and to become due thereon with interest, and all rights accrued or to accrue under said Mortgage.

THE MORTGAGE TEAM, INC.

By Kimberly Dunbar
KIMBERLY DUNBAR, Vice President

Attest: Amzie Grant
AMZIE GRANT, Asst. Secretary

State of COLORADO, COUNTY OF ARAPAHOE

On this 12TH day of FEBRUARY, 19 98, before me, JOHN WARD, the undersigned officer, personally appeared KIMBERLY DUNBAR and AMZIE GRANT who acknowledged themselves to be the Vice President and Asst. Secretary of THE MORTGAGE TEAM, INC., a corporation, and that they, as such Vice President and Asst. Secretary, being authorized so to do, who acknowledged the execution of the foregoing instrument for the purposes therein contained, by signing the name of the corporation by themselves as Vice President and Asst. Secretary.

This Document is the property of the Lake County Recorder!

WITNESS my hand and official seal.

My Commission expires:
4-18-2000

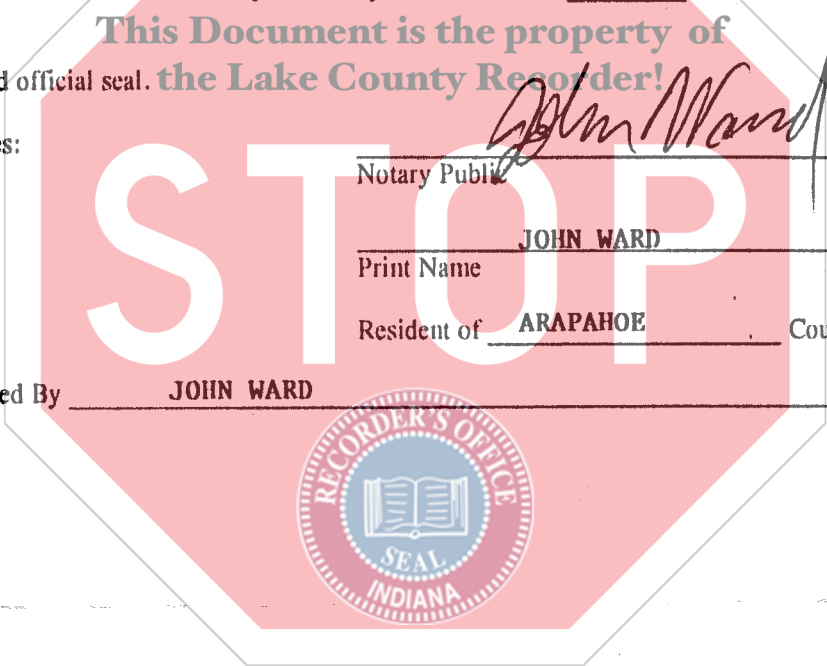
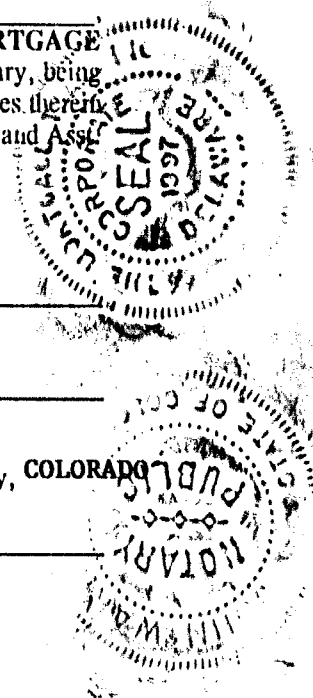
John Ward
Notary Public

JOHN WARD

Print Name

Resident of ARAPAHOE County, COLORADO

This Instrument Prepared By JOHN WARD



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NOT OFFICIAL!

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the Lake County Recorder!

Proposed Insured.

2. The estate or interest in the land described or referred to in this Commitment and covered herein is Fee Simple and title thereto is at the effective date hereof vested in:

Otto Winicky

3. The land referred to in this Commitment is located in Lake County, State of Indiana, described as follows:

Lot 39 in Block 7 in the Great Gary Realty Company's First Addition to Gary, as per plat thereof recorded in plat record 11, page 8, in the office of the Recorder of Lake County, Indiana, commonly known as 4028 Virginia Street, Gary, Indiana 46409.

Countersigned:

Douglas R. Kvachkoff
Douglas R. Kvachkoff