

**MEMORANDUM OF CONTRACT FOR CONDITIONAL
SALE OF REAL ESTATE**

An agreement was entered into this 25th day of March, 1999, by and between Georgiana H. Decker and Janice McKinney (hereinafter referred to as "Seller") and Danny J. Sebben and Sylvia Sebben, husband and wife, (hereinafter referred to as "Buyer"), for the purchase of the following described real estate located in Lake County, Indiana:

Apartment A-27, in Building 12, Phase III in Four Seasons Lakeside Condominiums Horizontal Property Regime, as recorded July 8, 1976, as Instrument 358499, and by Supplemental Declaration as recorded April 7, 1977 as Instrument 400888, and October 26, 1977 as instrument 435747, and April 7, 1978 as Instrument 461816, and September 22, 1978 as Instrument 491993, in the Office of the Recorder of Lake County, Indiana. Together with a 1.1675 undivided percentage interest appertaining to such apartment in the Common Areas and Facilities of Phase I, Phase II, Phase III, Phase IV and Phase V of Four Seasons Lakeside Condominiums Horizontal Property Regime.

This contract is an installment contract providing for payments over a period of one (1) year, and Buyer is further obligated to pay all property taxes and assessments.

In witness whereof, Seller and Buyer have executed this Memorandum this 25th day of March, 1999.

Seller:

Georgiana H. Decker
GEORGIANA H. DECKER

Janice McKinney
JANICE MCKINNEY

Danny J. Sebben
DANNY J. SEBEN

Sylvia Sebben
SYLVIA SEBEN

NORTHWEST INDIANA TITLE SERVICES, INC.
162 Washington Street
Lowell, Indiana 46358
769-0727 or 898-0700

9902991

MORRIS W. CARTER
RECORDER

99 APR 16 PM 12:23

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

FILED

APR 06 1999

PETER BENJAMIN
LAKE COUNTY AUDITOR

000319

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5986

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, a Notary Public, in and for said County and State, on this 25th day of March, 1999, personally appeared Danny J. Sebben and Sylvia Sebben and each acknowledged the execution of the above and foregoing Contract for Conditional Sale of Real Estate to be his and her voluntary act and deed.
WITNESS my hand and Notarial Seal.

Richard A. Zunica
Richard A. ZUNICA
Notary Public

My Commission expires: 9/4/06
County of residence: Lake

Document is
NOT OFFICIAL!

STATE OF GEORGIA) This Document is the property of
) SS: the Lake County Recorder!
COUNTY OF _____)

Before me, a Notary Public, in and for said County and State, on this 25th day of March, 1999, personally appeared Georgiana H. Decker and Janice McKinney and each acknowledged the execution of the above and foregoing Contract for Conditional Sale of Real Estate to be his and her voluntary act and deed.
WITNESS my hand and Notarial Seal.

Janet L. Feraco
Notary Public

My Commission expires: _____
County of residence: Gwinnett



JANET L. FERACO
Notary Public, State of Georgia
Qualified in Gwinnett County
Commission Expires August 30, 2002

This instrument was prepared by Richard A. Zunica, #1504-45,162 Washington Street, Lowell, Indiana, 46356