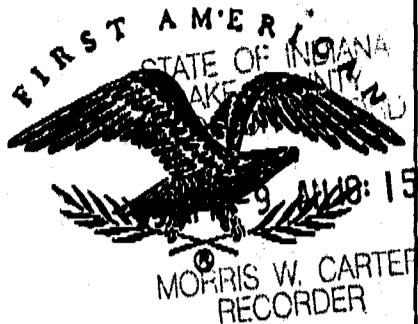


HOLD FOR FIRST AMERICAN TITLE

99030357



DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

APR 09 1999

PETER BENJAMIN
LAKE COUNTY AUDITOR

WARRANTY DEED

TAX KEY # 14-134-16

THIS INDENTURE WITNESSETH, THAT LENORE M. FRANCISCO NOW KNOWN AS
LENORE M. WARNE

OF LAKE COUNTY, STATE OF INDIANA CONVEY AND WARRANT
TO BRANKO M. DRCA AND DINKA D. DRCA, HUSBAND AND WIFE

OF LAKE COUNTY, STATE OF INDIANA FOR AND IN CONSIDERATION
OF THE SUM OF TEN (\$10.00) DOLLARS
AND OTHER GOOD AND VALUABLE CONSIDERATION DOLLARS
THE RECEIPT WHEREOF IS HEREBY ACKNOWLEDGED, THE FOLLOWING
DESCRIBED REAL ESTATE IN LAKE

COUNTY, STATE OF INDIANA, TO-WIT:

LOT 16, IN PHEASANT HILLS ADDITION, UNIT FOUR, TO THE TOWN OF DYER, AS PER PLAT
THEREOF, RECORDED IN PLAT BOOK 42, PAGE 11, IN THE OFFICE OF THE RECORDER OF LAKE
COUNTY, INDIANA.
a/k/a 737 Osage Drive, Dyer, Indiana 46311

This conveyance is made subject to:

- 1) The terms covenants, easements, limitations and restrictions contained in any instrument of record affecting the use or occupancy of said real estate;
- 2) All applicable subdivision, building and zoning laws of the governmental bodies having jurisdiction of the above described realty;
- 3) Real estate taxes for the year 1998 payable 1999 and subsequent years;
- 4) Roads and highways, streets and alleys;
- 5) Limitation by fences and/or other established boundary lines;
- 6) Easements, if any, for established ditches and/or drains.

IN WITNESS WHEREOF, THE SAID LENORE M. FRANCISCO NOW KNOWN AS LENORE M.
WARNE

HAVE HEREUNTO SET HER HAND AND SEAL THIS 31 DAY OF March 1999

Lenore M. Warne (SEAL) _____ (SEAL)
Lenore M. Warne

STATE OF Indiana COUNTY OF Sedgwick SS:

BEFORE ME, THE UNDERSIGNED NOTARY PUBLIC IN AND FOR SAID COUNTY AND STATE,
PERSONALLY APPEARED LENORE M. WARNE AND
ACKNOWLEDGED THE EXECUTION OF THIS INSTRUMENT TO BE HER VOLUNTARY ACT
AND DEED, WITNESS MY HAND AND OFFICIAL SEAL THIS 31 DAY OF March, 1999

MY COMMISSION EXPIRES: 8-14-2002

COUNTY OF RESIDENCE: Sedgwick Geneta L. Gilchrist
NOTARY PUBLIC

SEND TAX STATEMENTS TO: 737 OSAGE DRIVE, DYER, INDIANA 46311 000663

THIS INSTRUMENT PREPARED BY: JOHN F. HILBRICH, #7513-45
HILBRICH, CUNNINGHAM & SCHWERD 2637 - 45th Street
Highland, Indiana 46322 PH: (219)924-2427
My Appt. Exp. 8-14-2002



*** NO LEGAL OPINION RENDERED ***

1100
PA