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STATE OF INDIANA
LAKE COUNTY
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TICOR TITLE INSURANCE

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This Indenture Witnesseth

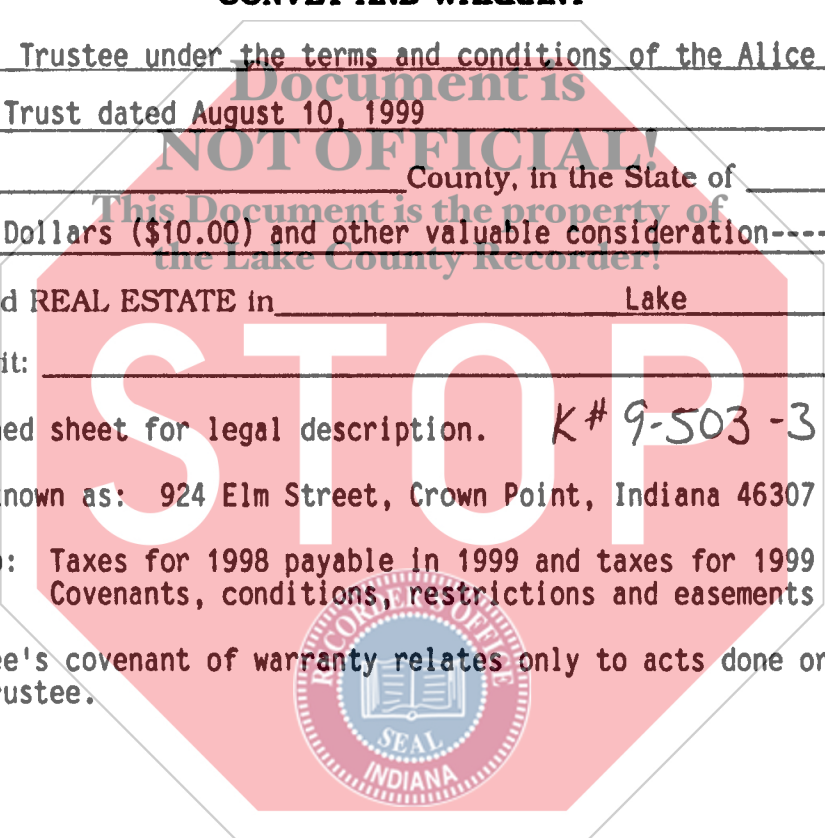
WARRANTY

That David J. Wilcox, as Trustee, under the terms and provisions of a certain trust agreement dated September 22, 1994 and known as Trust No. 189375-94
of Lake County, and State of Indiana

CONVEY AND WARRANT

To Alice M. Kelly, Trustee under the terms and conditions of the Alice M. Kelly Declaration of Trust dated August 10, 1999
of Lake County, in the State of Indiana
for the sum of Ten Dollars (\$10.00) and other valuable consideration Dollars
the following described REAL ESTATE in Lake County, in the State of Indiana, to-wit:

See attached sheet for legal description. K# 9-503-37 (Acore)
Commonly known as: 924 Elm Street, Crown Point, Indiana 46307
Subject to: Taxes for 1998 payable in 1999 and taxes for 1999 payable in 2000. Covenants, conditions, restrictions and easements of record, if any.
The Trustee's covenant of warranty relates only to acts done or committed by said Trustee.



IN WITNESS WHEREOF, The said David J. Wilcox, as Trustee, Trust No. 189375-94

Has hereunto set his Hand and seal this 12th day of August 19 99

DAVID J. WILCOX, AS TRUSTEE (Seal)
TRUST NO. 189375-94 (Seal)
DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER
AUG 16 1999 (Seal)

STATE OF INDIANA, Lake County, ss: PETER BENJAMIN LAKE COUNTY AUDITOR
Before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named David J. Wilcox, as Trustee, Trust No. 189375-94

who acknowledged the execution of the foregoing Deed to be his voluntary act and deed.

WITNESS, my hand and Seal this 12th day of August 1999
My commission expires 7-1-2001
County of Residence Lake
Hazel J. Gardin Notary Public
1200

Mail Tax Statements to 924 Elm Street, Crown Point, IN 46307

This instrument prepared by David J. Wilcox, as Trustee

001133

LEGAL DESCRIPTION

PARCEL I: Condominium Unit 924 in Building B in Troutwine Estate Condominium, a Horizontal Property Regime, as created by a certain Declaration of Condominium recorded August 12, 1996 as Document No. 96053792, and amended by First Amendment to Declaration recorded September 11, 1996 as Document No. 96060760, and further amended by Second Amendment recorded September 2, 1997 as Document No. 97057849 and further amended by Third Amendment recorded September 2, 1997 as Document No. 97057850 and further amended by Fourth Amendment recorded October 21, 1997 as Document No. 97071496, in the Office of the Recorder of Lake County, Indiana, together with an undivided interest in and to the common and limited common area and facilities appurtenant thereto. Registered Land Surveyor's Certificate recorded November 5, 1998 as Document No. 98088216 certifies the improvements as built with regard to Building "B" West.

PARCEL II: Garage B924 in Troutwine Estate Condominium, a Horizontal Property Regime, as created by a certain Declaration of Condominium recorded August 12, 1996 as Document No. 96053792, and amended by First Amendment to Declaration recorded September 11, 1996 as Document No. 96060760, and further amended by Second Amendment recorded September 2, 1997 as Document No. 97057849 and further amended by Third Amendment recorded September 2, 1997 as Document No. 97057850 and further amended by Fourth Amendment recorded October 21, 1997 as Document No. 97071496, in the Office of the Recorder of Lake County, Indiana, together with an undivided interest in and to the common and limited common area and facilities appurtenant thereto. Registered Land Surveyor's Certificates recorded January 6, 1997 as Document No. 97000552 and recorded August 16, 1996 as Document No. 96055178 certify the garage as built.

