

American Trust & Savings Bank  
1321 119th Street  
Whiting, IN 46394

THIS FORM HAS BEEN PREPARED FOR USE IN THE STATE OF INDIANA BY LAWYERS ONLY. THE SELECTION OF A FORM OF INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSERTION OF SPECIAL CLAUSES, MAY CONSTITUTE THE PRACTICE OF LAW WHICH SHOULD ONLY BE DONE BY A LAWYER.

**Mail tax bills to:**

114 Concord Court  
Dyer, Indiana 46311  
THIS INDENTURE WITNESSETH, That

9900520NI  
**WARRANTY DEED**

JAMES L. UPCHURCH

99086475

("Grantor")

of Lake County in the State of Indiana

CONVEY(S) AND WARRANT(S) TO JOSEPH A. UPCHURCH

("Grantee")

of Lake County in the State of Indiana

in consideration of One Dollar and other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the following described real estate in Lake County, in the State of Indiana:

Lot 8, Heritage Estates Addition, Unit 8, to the Town of Dyer as shown in Plat Book 42, Page 33, in Lake County, Indiana. (Key No. 12-136-8)

Commonly known as: 114 Concord Court, Dyer, Indiana 46311

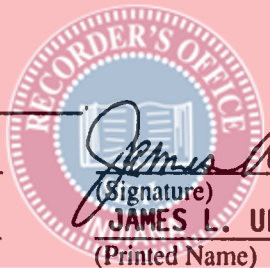
This conveyance is subject to the following:

1. The 1999 real estate taxes payable in 2000 and subsequent years.
2. Municipal liens and assessments not recorded in the County Recorder's Office.
3. Easements, restrictions, rights-of-way, road and/or highway rights-of-way of usual and ordinary nature of record, if any.
4. A mortgage granted or to be granted to American Trust & Savings Bank

Dated this 13th day of October, 1999

(Signature)

(Printed Name)



(Signature)

JAMES L. UPCHURCH

(Printed Name)

(Signature)

(Printed Name)

(Signature)

(Printed Name)

COUNTY OF Lake, STATE OF Indiana SS:

Before me, the undersigned, a Notary Public in and for said County and State, this 13th day of October, 1999 personally appeared:

James L. Upchurch and acknowledged the execution of the foregoing deed. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

My commission expires: 2-25-00 Signature Patricia L. Babair

Resident of Lake County Printed Patricia L. Babair, Notary Public

This instrument prepared by Joseph E. Costanza, Attorney at Law

MAIL TO:

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER.

OCT 21 1999

PETER BENJAMIN  
LAKE COUNTY AUDITOR

00137

749

16.00  
E.P.