



Environmental Disclosure Document for Transfer of Real Property

For Use By County Recorder's Office

County, Date, Document number, Volume, Page, Received by

The following information is provided under IC 13-7-22, the Responsible Property Transfer Law.

I. Property Identification

A. Address of property:

Street: 622 WEST ELM STREET, City or town: HIGHLAND, Township, Permanent real estate index number: 15-26-195-20

99087431

B. Legal description:

Section, Township, Range

Enter or attach complete legal description in this area: LOT 20 IN BLOCK 2 IN PARK MANOR FIRST ADDITION TO GRIFFITH, AS MARKED AND LAID DOWN ON THE RECORDED PLAT THEREOF, IN THE OFFICE OF THE RECORDER

Liability Disclosure

Transferees and transferees of real property are advised that their ownership or other control of such property may render them liable for environmental cleanup costs whether or not they caused or contributed to the presence of environmental problems in association with the property.

C. Property Characteristics:

Lot size, Acreage

Check all types of improvement and uses that pertain to the property:

- Apartment building (6 units or less), Commercial apartment (over 6 units), Store, office, commercial building, Industrial building, Farm, with buildings, Other (specify)

STATE OF INDIANA LAKE COUNTY RECORDER MORRIS V. CARTER 99OCT 25 AM 9:05

II. Nature of Transfer

- (1) Is this a transfer by deed or other instrument of conveyance? (2) Is this a transfer by assignment of over 25% of beneficial interest of a land trust? (3) A lease exceeding a term of 40 years? (4) A mortgage or collateral assignment of beneficial interest? (5) A contract for the sale of property?

B. (1) Identify Transferor:

Name and current address of Transferor: BEVERLY KAISER 622 W ELM ST GRIFFITH, IN 46319

(2) Identify person who has completed this form on behalf of the Transferor and who has knowledge of the information contained in this form:

Name, position (if any), and address, Telephone number

C. Identify Transferee:

Name and current address of Transferee: NORWEST FINANCIAL INDIANA, IN 1932 45TH ST MUNSTER, IN 46321

III. Environmental Information

A. Regulatory Information During Current Ownership

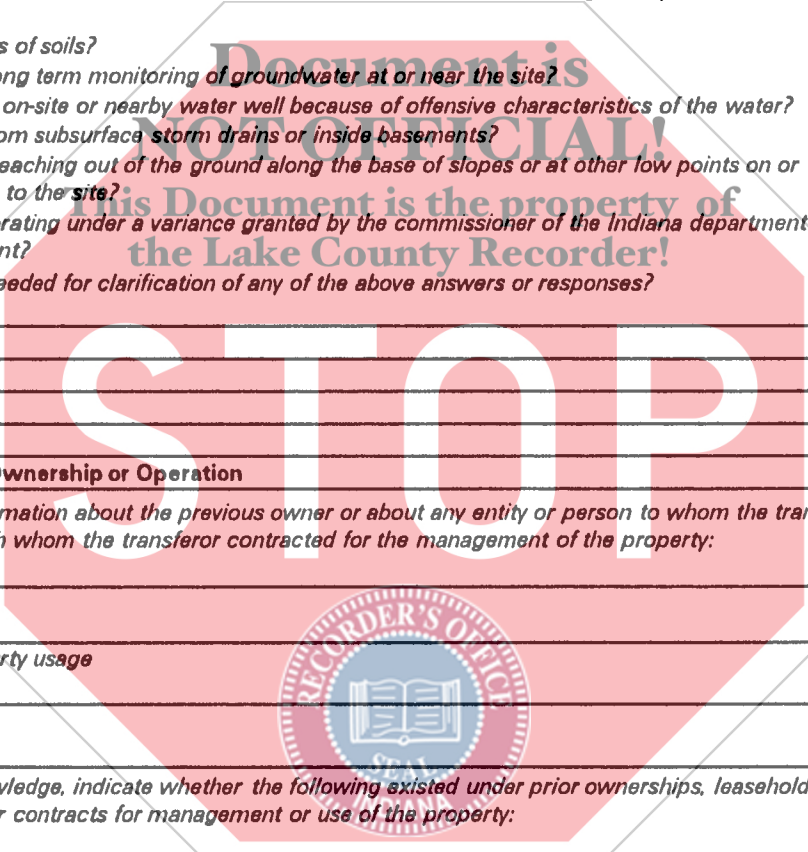
- 1. Has the transferor ever conducted operations on the property which involved the generation, manufacture, processing, transportation, treatment, storage, or handling of "hazardous waste" as defined by IC 13-7-1?
2. Has the transferor ever conducted operations on the property which involved the processing, storage, or handling of petroleum, other than that which was associated directly with the transferor's vehicle usage?
3. Has the transferor ever conducted operations on the property which involved the generation, transportation, storage, treatment, or disposal of "hazardous waste" as defined in IC 13-7-1?
4. Are there any of the following specific units (operating or closed) at the property that are used or were used by the transferor to manage hazardous wastes, hazardous substances, or petroleum?
Landfill, Surface Impoundment, Land Treatment, Waste Pile, Incinerator, Storage Tank (Above Ground), Storage Tank (Underground), Container Storage Area, Injection Wells, Wastewater Treatment Units, Septic Tanks, Transfer Stations, Waste Recycling Operations, Waste Treatment Detoxification, Other Land Disposal Area

1250

(continued on reverse side)

Norwest Financial Inc 1932 - 45th Munster IN 46321

5. Has the transferor ever held any of the following in regard to this real property?
- (A) Permits for discharges of wastewater to waters of Indiana.  Yes  No
  - (B) Permits for emission to the atmosphere.  Yes  No
  - (C) Permits for any waste storage, waste treatment, or waste disposal operation.  Yes  No
6. Has the transferor ever discharged any wastewater (other than sewage) to a publicly owned treatment works?  Yes  No
7. Has the transferor been required to take any of the following actions relative to this property?
- (A) Filed an emergency and hazardous chemical inventory form pursuant to the federal Emergency Planning and Community Right-to-Know Act of 1986 (42 U.S.C. 11022).  Yes  No
  - (B) Filed a toxic chemical release form pursuant to the federal Emergency Planning and Community Right-to-Know Act of 1986 (42 U.S.C. 11023).  Yes  No
8. Has the transferor or any facility on the property or the property been the subject of any of the following state or federal governmental actions?
- (A) Written notification regarding known, suspected, or alleged contamination on or emanating from the property.  Yes  No
  - (B) Filing an environmental enforcement case with a court of the solid waste management board for which a final order or consent decree was entered.  Yes  No
  - (C) If the answer to question (B) was Yes, then indicate whether or not the final order or decree is still in effect for this property.  Yes  No
9. Environmental Releases During Transferor's Ownership.
- (A) Has any situation occurred at this site which results in a reportable "release" of any hazardous substances or petroleum as required under state or federal laws?  Yes  No
  - (B) Have any hazardous substances or petroleum which were released come into direct contact with the ground at this site?  Yes  No
- If the answers to questions (A) and (B) are Yes, have any of the following actions or events been associated with a release on the property?
- Use of a cleanup contractor to remove or treat materials including soils, pavement, or other surficial materials?
  - Assignment of in-house maintenance staff to remove or treat materials including soils, pavement, or other surficial materials?
  - Sampling and analysis of soils?
  - Temporary or more long term monitoring of groundwater at or near the site?
  - Impaired usage of an on-site or nearby water well because of offensive characteristics of the water?
  - Coping with fumes from subsurface storm drains or inside basements?
  - Signs of substances leaching out of the ground along the base of slopes or at other low points on or immediately adjacent to the site?
10. Is the facility currently operating under a variance granted by the commissioner of the Indiana department of environmental management?  Yes  No
11. Is there any explanation needed for clarification of any of the above answers or responses?



**B. Site Information Under Other Ownership or Operation**

1. Provide the following information about the previous owner or about any entity or person to whom the transferor leased the property or with whom the transferor contracted for the management of the property:

Name

Type of business or property usage

2. If the transferor has knowledge, indicate whether the following existed under prior ownerships, leaseholds granted by the transferor, or other contracts for management or use of the property:

- Landfill  Yes  No
- Surface Impoundment  Yes  No
- Land Treatment  Yes  No
- Waste Pile  Yes  No
- Incinerator  Yes  No
- Storage Tank (Above Ground)  Yes  No
- Storage Tank (Underground)  Yes  No
- Container Storage Area  Yes  No
- Injection Wells  Yes  No
- Wastewater Treatment Units  Yes  No
- Septic Tanks  Yes  No
- Transfer Stations  Yes  No
- Waste Recycling Operations  Yes  No
- Waste Treatment Detoxification  Yes  No
- Other Land Disposal Area  Yes  No

**IV. Certification**

A. Based on my inquiry of those persons directly responsible for gathering the information, I certify that the information submitted is, to the best of my knowledge and belief, true and accurate.

Mortgagor/Transferor (type name as signed):

BEVERLY KAY McNERLIN ALSO KNOWN AS BEVERLY KAISER *Beverly Kay McNerlin Also Known as Beverly Kaiser*

B. This form was delivered to me with all elements completed on

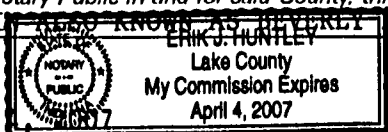
Norwest Financial Indiana, Inc. (type name as signed):

ERIK J HUNTLEY *Erik J Huntley*

State of Indiana )  
 ) ss.

County of LAKE )

Before me, the undersigned, a Notary Public in and for said County, this 21 day of OCTOBER, 1999, came BEVERLY KAY McNERLIN ALSO KNOWN AS BEVERLY KAISER, and acknowledged the execution of the foregoing. Witness my hand and official seal.



*Erik J Huntley*  
ERIK J HUNTLEY, Notary Public

Type name as signed: APRIL  
My Commission Expires:

This instrument was prepared by: JEAN DOHMEIER/NORWEST FINANCIAL INDIANA, INC.