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mail tax bills to:
Eagle Mortgage Corp
9005 A Indianapolis Blvd.
Highland, In 46322

99087522

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

99 OCT 25 AM 9:50
DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER.

MORRIS W. CARTER
RECORDER
OCT 22 1999

DEED TO LAND TRUSTEE

**PETER BENJAMIN
LAKE COUNTY AUDITOR**

WARRANTY DEED

Chicago Title Insurance Company

THIS INDENTURE WITNESSETH, That Eric L. Santiago and Marie Santiago formerly known as Marie Anaya, as Joint Tenants, with rights of survivorship of Lake County, in the State of Indiana, CONVEY AND WARRANT to Citizens Financial Services, FSB, as Trustee under the provisions of a trust agreement dated the 31st day of August, 1999, known as Trust No. 2400400, for the sum of Ten Dollars (\$ 10.00) and other valuable consideration, the receipt of which is hereby acknowledged, the following described real estate in Lake County, in the State of Indiana:

Unit 1, Building C, Barnes Heritage Estates Townhomes Condominium, a Horizontal Property Regime, as created in Declaration recorded June 7, 1995, as Document No. 95032106 and First Amendment to Declaration recorded August 1, 1995 as Document Nos. 95043077 and 95043075, and Second Amendment to Declaration recorded August 30, 1995, as Document No. 95050974 and in Amendment to the Certificate of Correction recorded September 27, 1995 as Document No. 95058351, as per plat thereof, recorded in Plat Book 78 page 87, in the Office of the Recorder of Lake County, Indiana, and the undivided interest in the common elements appertaining thereto.

Otherwise known as: 257 Heritage Dr. Dyer, Indiana 46311 14-253-8

Full power and authority is hereby granted to said trustee to improve, manage, protect and subdivide said premises or any part thereof, to dedicate parks, streets, highways or alleys and to vacate any subdivision or part thereof, and to resubdivide said property as often as desired, to contract to sell, to grant options to purchase, to sell on any terms, to convey either with or without consideration, to convey said premises or any part thereof to a successor or successors in trust and to grant to such successor or successors in trust all of the title, estate, powers and authorities vested in said trustee, to donate, to dedicate, to mortgage, pledge or otherwise encumber said property, or any part thereof, to lease said property, or any part thereof, from time to time, in possession or reversion, by leases to commence in praesenti or in futuro, and upon any terms for any period or periods of time, not exceeding in the case of any single demise the term of 198 years, and to renew or extend leases upon any terms and for any period or periods of time and to amend, change or modify leases and the terms and provisions thereof at any time or times hereafter, to contract to make leases and to grant options to lease and options to renew leases and options to purchase the whole

after recording, mail to:
Citizens Financial Services, FSB
Trust Department
707 Ridge Road
Munster, IN 46321

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or any part of the reversion and to contract respecting the manner of fixing the amount of present or future rentals, to partition or to exchange said property, or any part thereof, for other real or personal property, to grant easements or charges of any kind, to release, convey or assign any right, title or interest in or about or easement appurtenant to said premises or any part thereof, and to deal with said property and every part thereof in all other ways and for such other considerations as it would be lawful for any person owning the same to deal with the same, whether similar to or different from the ways above specified, at any time or times hereafter.

In no case shall any party dealing with said trustee in relation to said premises, or to whom said premises or any part thereof shall be conveyed, contracted to be sold, leased or mortgaged by said trustee, be obliged to see to the application of any purchase money, rent, or money borrowed or advanced on said premises, or be obliged to see that the terms of this trust have been complied with, or be obliged to inquire into the necessity or expediency of any act of said trustee, or be obliged or privileged to inquire into any of the terms of said trust agreement; and every deed, trust deed, mortgage, lease or other instrument executed by said trustee in relation to said real estate shall be conclusive evidence in favor of every person relying upon or claiming under any such conveyance, lease or other instrument, (a) that at the time of the delivery thereof the trust created by this Indenture and by said trust agreement was in full force and effect, (b) that such conveyance or other instrument was executed in accordance with the trusts, conditions and limitations contained in this Indenture and in said trust agreement or in some amendment thereof and binding upon all beneficiaries thereunder, (c) that said trustee was duly authorized and empowered to execute and deliver every such deed, trust deed, lease, mortgage or other instrument and (d) if the conveyance is made to a successor or successors in trust, that such successor or successors in trust have been properly appointed and are fully vested with all the title, estate, rights, powers, authorities, duties and obligations of its, his or their predecessor in trust.

The interest of each and every beneficiary hereunder and of all persons claiming under them or any of them shall be only in the earnings, avails and proceeds arising from the sale or other disposition of said real estate, and such interest is hereby declared to be personal property, and no beneficiary hereunder shall have any title or interest, legal or equitable, in or to said real estate as such, but only an interest in the earnings, avails and proceeds thereof as aforesaid.

IN WITNESS WHEREOF, Grantor has executed this deed this 19th day of October, 1999.

Signature Eric L. Santiago
Printed: Eric L. Santiago

Signature Marie Santiago F/K/A Marie Anaya
Printed: Marie Santiago

STATE OF IND

COUNTY OF LAKE

Document is NOT OFFICIAL!

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Before me, the undersigned, a Notary Public in and for said County and State, this 19th day of October, 1999, personally appeared Eric L. Santiago and Marie Santiago, and acknowledged the execution of the foregoing deed. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

Signature: Laura J. Brasovan printed name: LAURA J BRASOVAN

My commission expires: 08/17/06 resident of LAKE County



This instrument prepared by Brian L. Goins, 707 Ridge Road, Munster, IN 46321, Attorney at Law Attorney No. 8616-45