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2000 FEB -3 AM 9:16

MORRIS W. CARTER  
RECORDER

**WARRANTY DEED**

MAIL TAX BILLS TO:  
SAND RIDGE BANK TRUST DEPARTMENT  
2611 HIGHWAY AVENUE, HIGHLAND IN 46322  
450 W. LINCOLN HIGHWAY  
SCHERERVILLE, IN 46375

TAX KEY NUMBER: 26-149-31

THIS INDENTURE WITNESSETH, That **MARGARET R. DVORSKE**

("Grantor(s)") of **LAKE** County in the State of **INDIANA**

CONVEYS AND WARRANTS TO **SAND RIDGE BANK, AS TRUSTEE UNDER THE TERMS AND PROVISIONS OF A CERTAIN TRUST AGREEMENT DATED MAY 31, 1989 AND KNOWN AS TRUST NO. 1330-21** of **LAKE** County in the state of **INDIANA** in consideration of \$1.00 (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:

LOTS 31 AND 32 IN BLOCK 12 IN RIDGEWOOD ADDITION TO THE TOWN OF GRIFFITH, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 2 PAGE 80, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

COMMONLY KNOWN AS: **118 N. ERNEST ST., GRIFFITH, INDIANA 46319**

This Conveyance is Made Subject to:

- 1) Past, current and subsequent years real estate taxes;
- 2) The terms covenants, easements, limitations and restrictions contained in any instrument of record affecting the use or occupancy of said real estate;
- 3) All applicable subdivision, building and zoning laws of the governmental bodies having jurisdiction of the above described realty;
- 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.

State of **INDIANA** County of **LAKE** ss: Dated this **27TH** day of **JANUARY** 2000  
Before me, the undersigned, a Notary Public in and for said County and State, this **27TH** day of **JANUARY** 2000 personally appeared:  
**MARGARET R. DVORSKE**

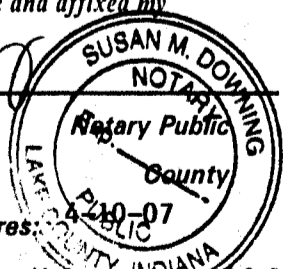
*Margaret R. Dvorske*  
MARGARET R. DVORSKE  
Seal

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

*Susan M. Downing*  
SUSAN M. DOWNING

Resident of **LAKE**

My Commission Expires: **04-21-07**



This Instrument prepared by: **Robert B. Leopold, Attorney At Law, P.O. Box 3330; Munster, IN 46321 219/922-9664**  
Lake County, IN Attorney Identification Number: 8767-45

\*\*\*NO LEGAL OPINION RENDERED\*\*\*

14.00  
E.P.  
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99208552 H/O Sandridge Bank Trust

