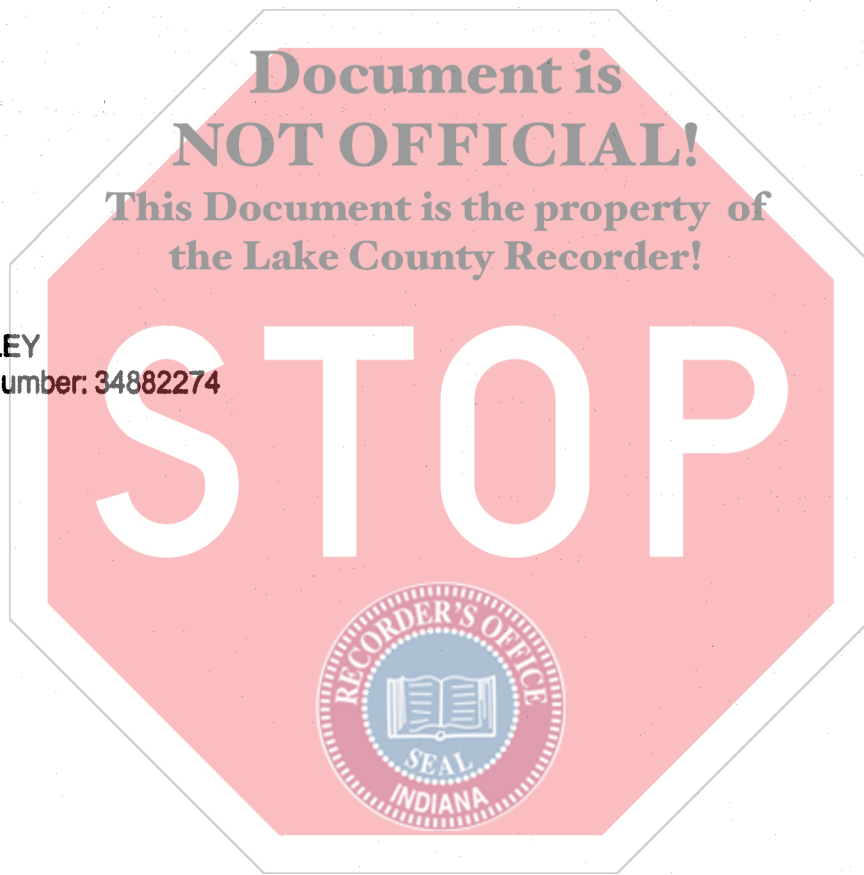


LEGAL DESCRIPTION: LOT 16, BLOCK 13, GARY LAND COMPANY'S SECOND
SUBDIVISION, IN THE CITY OF GARY, AS SHOWN IN PAT BOOK 10, PAGE 16, LAKE
COUNTY, INDIANA.



PHYLLIS BAILEY
CIT Account Number: 34882274

CR-102-3