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A WARNING TO THE PARTIES TO A TRANSFER OF PROPERTY:

It is highly unlikely that the single act of reading this document would be found to constitute "all appropriate inquiry into the previous ownership and uses of the property" so as to protect you against liability under the "innocent purchaser" provision of the federal Comprehensive Environmental Response, Compensation and Liability Act, 42 U.S.C. 9601(35)(B). You are strongly encouraged not only to read this document carefully but also to take all other actions necessary to the exercise of due diligence in your inquiry into the previous ownership and uses of the property.

**ENVIRONMENTAL DISCLOSURE DOCUMENT
FOR TRANSFER OF REAL PROPERTY**

(Best viewed on the Web in 10 pt)

Document is

NOT OFFICIAL!

This Document is the property of
the Lake County Recorder!

The following information is provided
under IC 13-25-3,
the Responsible Property Transfer Law.

For Use

By County

Recorder's Office

County

Date

Doc. No.

Vol.

Page

Rec'd by:

STOP

I PROPERTY IDENTIFICATION

A. Address of property: 14 KENNEDY AVE
Street

SCHERERVILLE IN
City or Town Township

Tax Parcel Identification No. (Key Number): 13-1-3 UNIT #20

B. Legal Description:
Section _____ Township _____ Range _____

Enter or attach complete legal description in this area:
FOUR ACRES IN A SEWER FIRM IN THE NORTHWEST CORNER OF THE NORTHWEST
QUARTER OF THE NORTHWEST QUARTER OF SECTION 4, TOWNSHIP 35 NORTH
RANGE 9 WEST OF THE 2ND PRINCIPAL MERIDIAN, LAKE COUNTY, INDIANA.

26.00
EM
TE

File No 99206571

LIABILITY DISCLOSURE

Transferors 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)

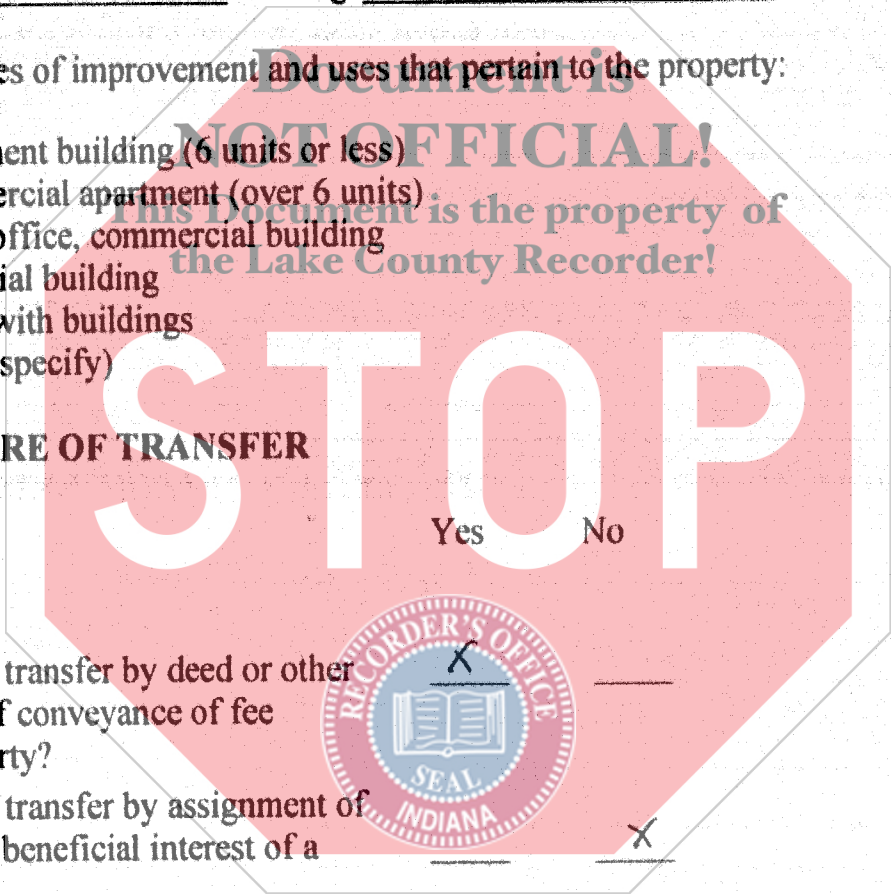
II NATURE OF TRANSFER

Yes No

A.

- (1) Is this a transfer by deed or other instrument of conveyance of fee title to property? _____
- (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 collateral assignment of beneficial interest? _____
- (5) An installment contract for the sale of property? _____
- (6) A mortgage of trust deed? _____
- (7) A lease of any duration that includes an option to purchase? _____

B.



(1) Identify MICHAEL J. MIKULY
Transferor: ~~BANK ONE TRUST CO. NA~~ 72 KENNEDY, Schererville IN
Name and Current Address of Transferor

Trust No. ~~P-578~~

~~BANK ONE TRUST CO. NA~~ ~~TRUST NO. P-5787~~
Name and Address of Trustee if this is a transfer of beneficial interest of a land trust.

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

MICHAEL J. MIKULY 72 KENNEDY AVE SCHERERVILLE IN 46375
Name, Position (if any), and Address Telephone No. 219-322-1673

C. Identify Transferee:

BANK ONE TRUST CO. NA TRUST NO. P-5787 8585 BROADWAY
Name and Current Address of Transferee Merillville, IN 46410

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 a of a "hazardous substance" (as defined by IC13-11-2-98)? This question does not apply to consumer goods stored or handled by a retailer in the same form and approximate amount, concentration, and manner as they are sold to consumers, unless the retailer has engaged in any commercial mixing (other than paint mixing or tinting of consumer sized containers), finishing, refinishing, servicing, or cleaning operations on the property.

Yes _____
No X

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?

Yes _____
No X

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 13-11-2-99(a))?

Yes _____
No X

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?

Yes _____
No X

- Landfill
- Surface Impoundment
- Land Application
- 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 Recycling Detoxification
- Other Land Disposal Area

YES NO

 X

 X

 X

 X

 X

 X

 X

 X

 X

 X

 X

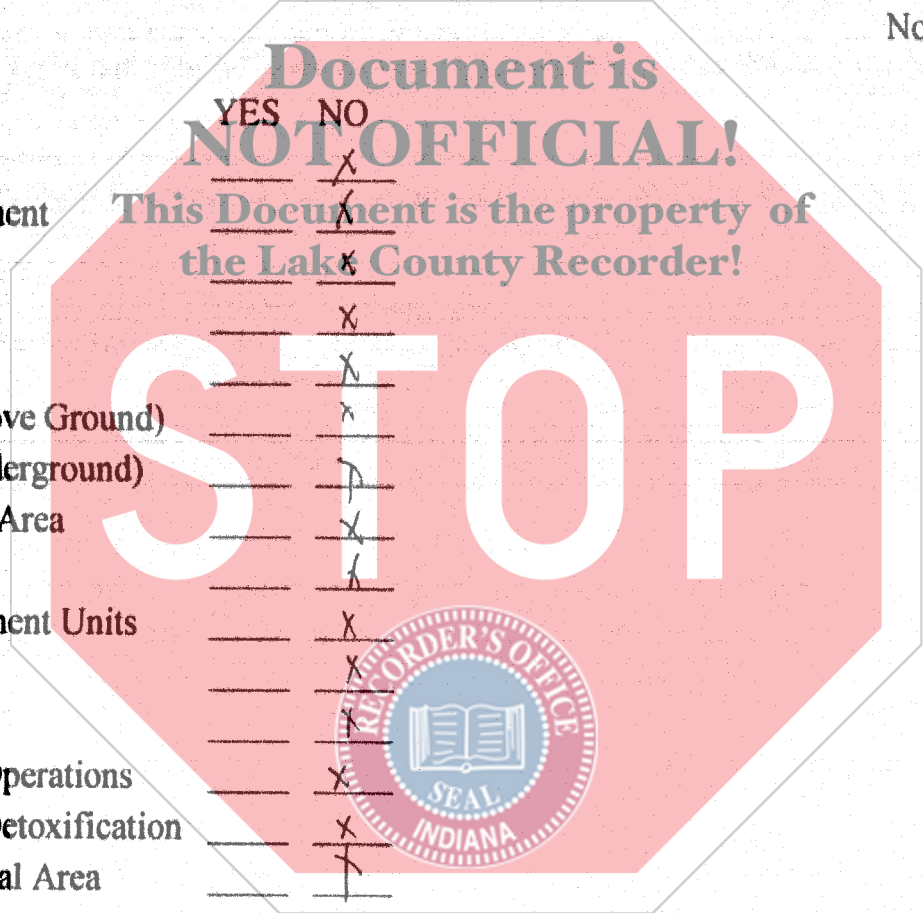
 X

 X

 X

 X

 X



If there are "YES" answers to any of the above items and the transfer of property that requires the filing of this document is other than a mortgage or trust deed or a collateral assignment of beneficial interest in a land trust, you must attach to the copies of this document that you file with the county recorder and the department of environmental management a site plan that identifies the location of each unit.

5. Has the transferor ever held any of the following in regard to this real property?

(A) Permits for discharge of wastewater to waters of Indiana. Yes _____ No X

(B) Permits for emissions to the atmosphere. Yes _____ No X

(C) Permits for any waste storage, waste treatment, or waste disposal operation. Yes _____ No X

6. Has the transferor ever discharged any wastewater (other than sewage) to a publicly owned treatment works? Yes _____ No X

7. Has the transferor been required to take any of the following actions relative to this property? Yes _____ No X

(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 X

(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).

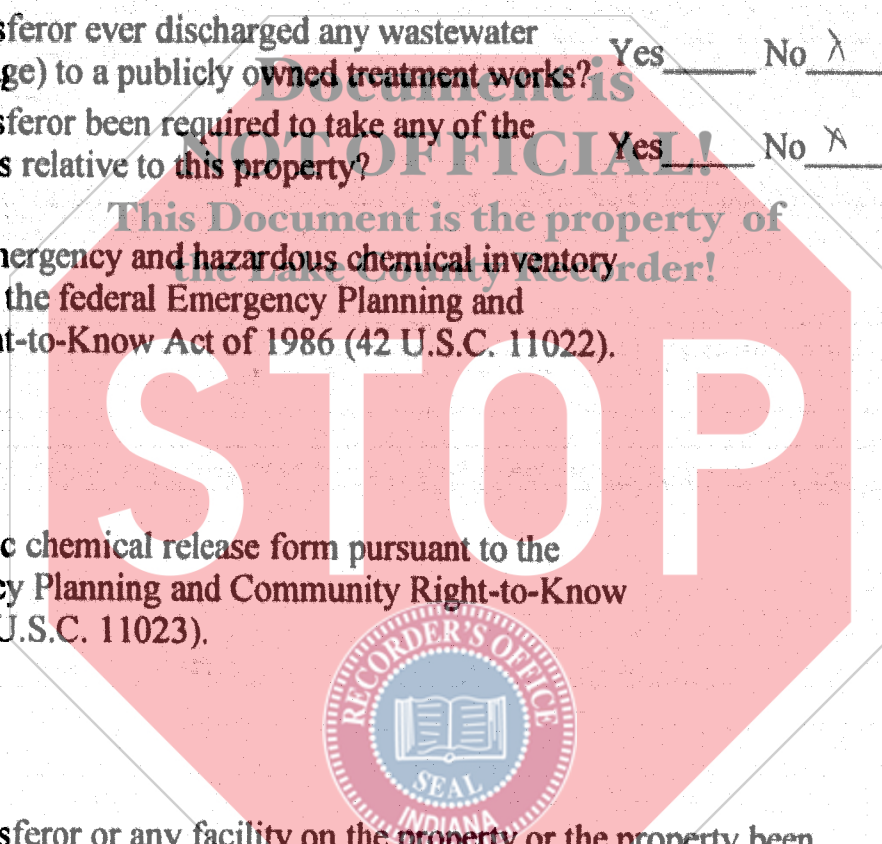
Yes _____
No X

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 X

(B) Filing an environmental enforcement case with a court or the solid waste management board for which a final order or consent decree was entered. Yes _____ No X

(C) If the answer to question (B) was Yes, then indicate whether or not the final order or decree is still in effect. Yes _____ No _____



in effect for this property.

9. Environmental Releases During Transferor's Ownership.

(A) Has any situation occurred at this site which resulted in a reportable "release" of any hazardous substances or petroleum as required under state or federal laws? Yes _____ No X

(B) Have any hazardous substances or petroleum which were released come into direct contact with the ground at this site? Yes _____ No X

If the answer to question (A) or (B) is 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?

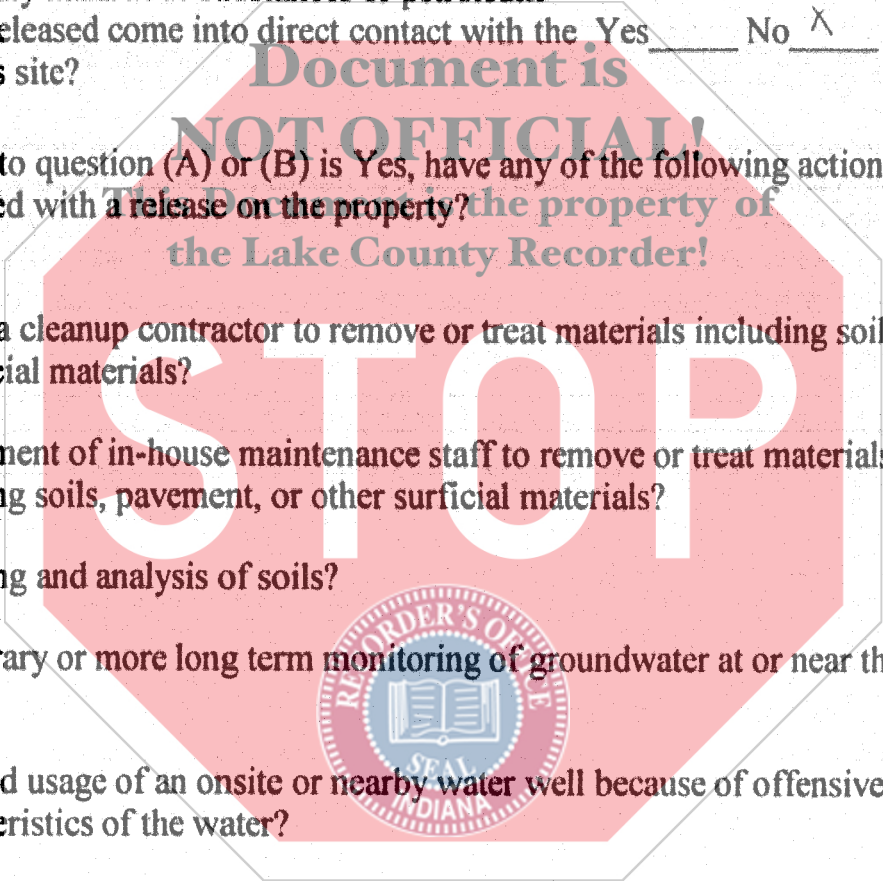
_____ Impaired usage of an onsite or nearby water well because of offensive characteristics of the water?

_____ Coping with fumes from subsurface storm drains or inside basements?

_____ Signs of substances leaching out of the ground along the base of slopes of or at other low points on or immediately adjacent to the site?

(C) Is there an environmental defect (as defined in IC 13-11-2-70) on the property that is not reported under question (A) or (B)? Yes _____ No X

If the answer is Yes, describe the environmental defect:



10. Is the facility currently operating under a variance granted by the commissioner of the Indiana department of environmental management?

Yes _____
No X

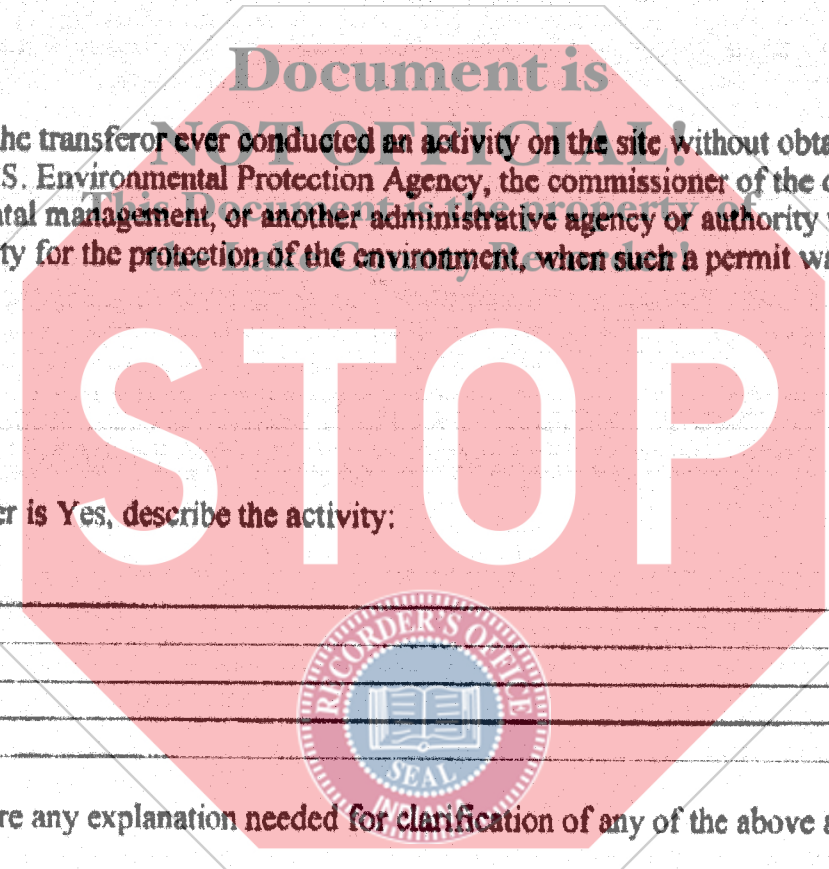
11. Has the transferor ever conducted an activity on the site without obtaining a permit from the U.S. Environmental Protection Agency, the commissioner of the department of environmental management, or another administrative agency or authority with responsibility for the protection of the environment, when such a permit was required by law?

Yes _____
No X

If the answer is Yes, describe the activity:

12. Is there any explanation needed for clarification of any of the above answers or responses?

B. Site Information Under Other Ownership Or Operation

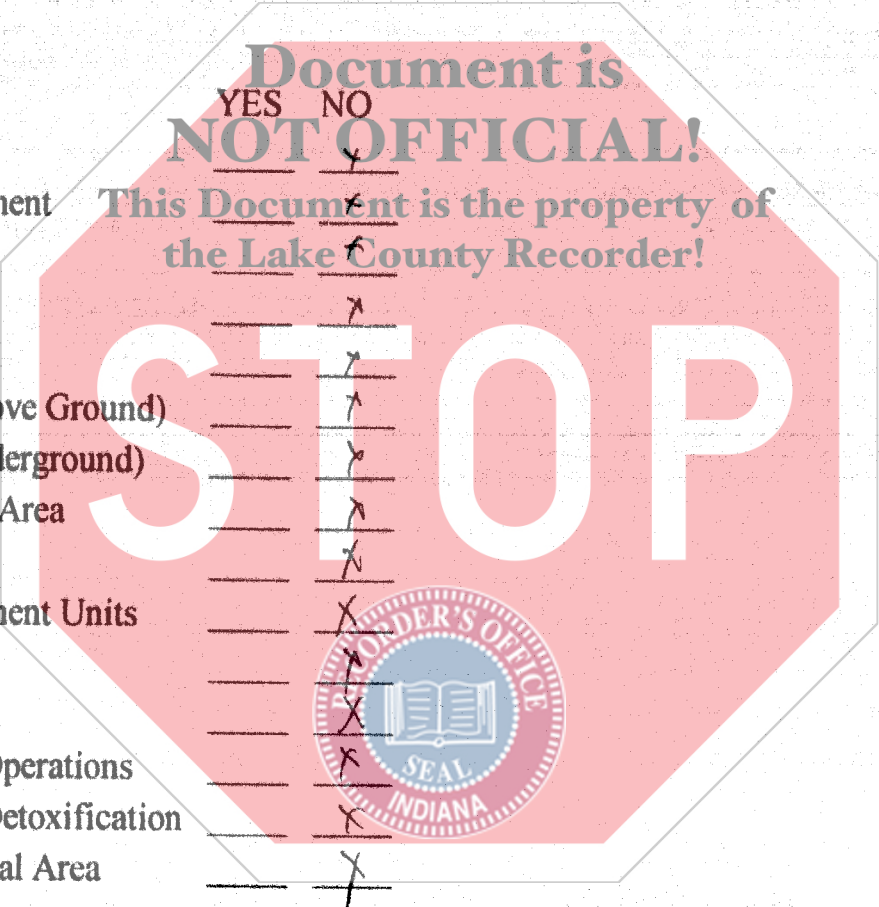


1. Provide the following information about the previous owner or about any entity or person to whom the transferor leased the property or with whom the transferor contracted for the management of the property :

Name: MRS RUTH BETZ
Type of business NONE
or property usage: RESID.

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

- Landfill _____
- Surface Impoundment _____
- Land Application _____
- 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 Recycling Detoxification _____
- Other Land Disposal Area _____



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.

[Signature]
TRANSFEROR (or on behalf of Transferor)

B. This form was delivered to me with all elements completed on 2/28 19 2000

OLC - TRANSFER OF PROPERTY

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[Handwritten signature]

TRANSFEEE (or on behalf of Transferee)

STATE OF INDIANA)

COUNTY OF LAKE)

SS: _____

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Samuel T. Miller and John S. Perry, who acknowledged the execution of the foregoing document.

In witness whereof, I have set my hand and Seal this 20 day of February, 2000.

County of Residence: Laake _____ *[Signature]*

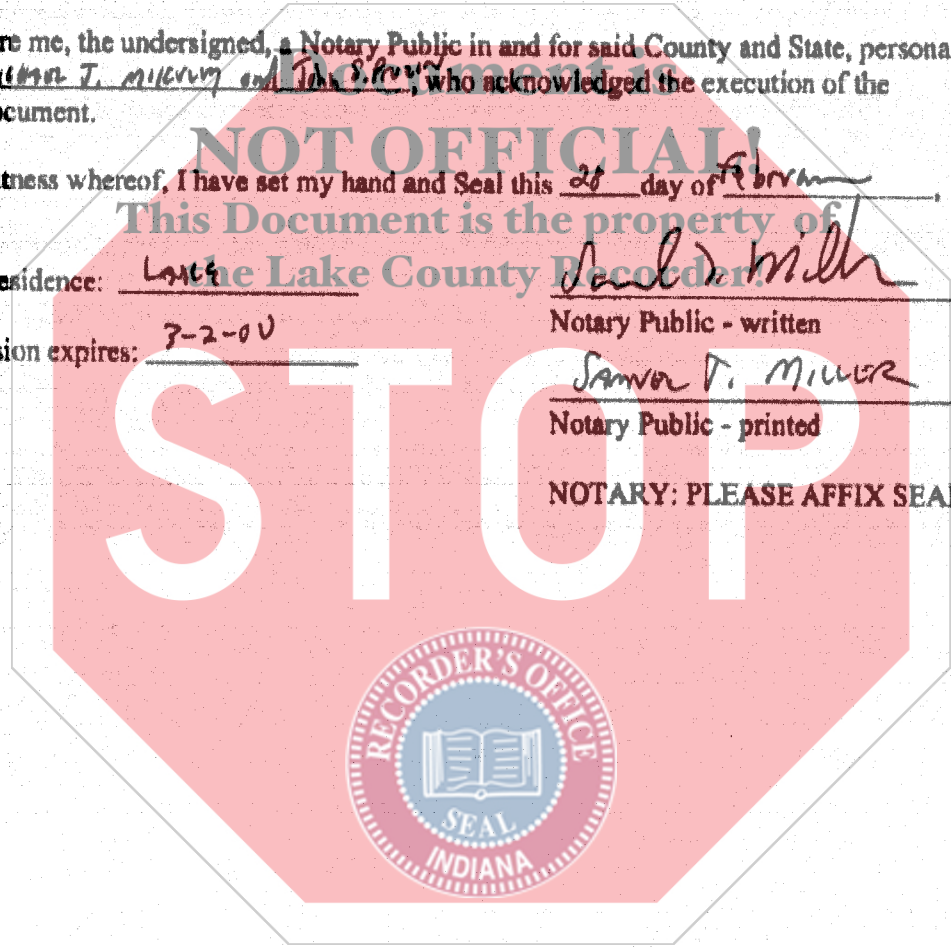
Notary Public - written

My commission expires: 3-2-00

Samuel T. Miller

Notary Public - printed

NOTARY: PLEASE AFFIX SEAL



a