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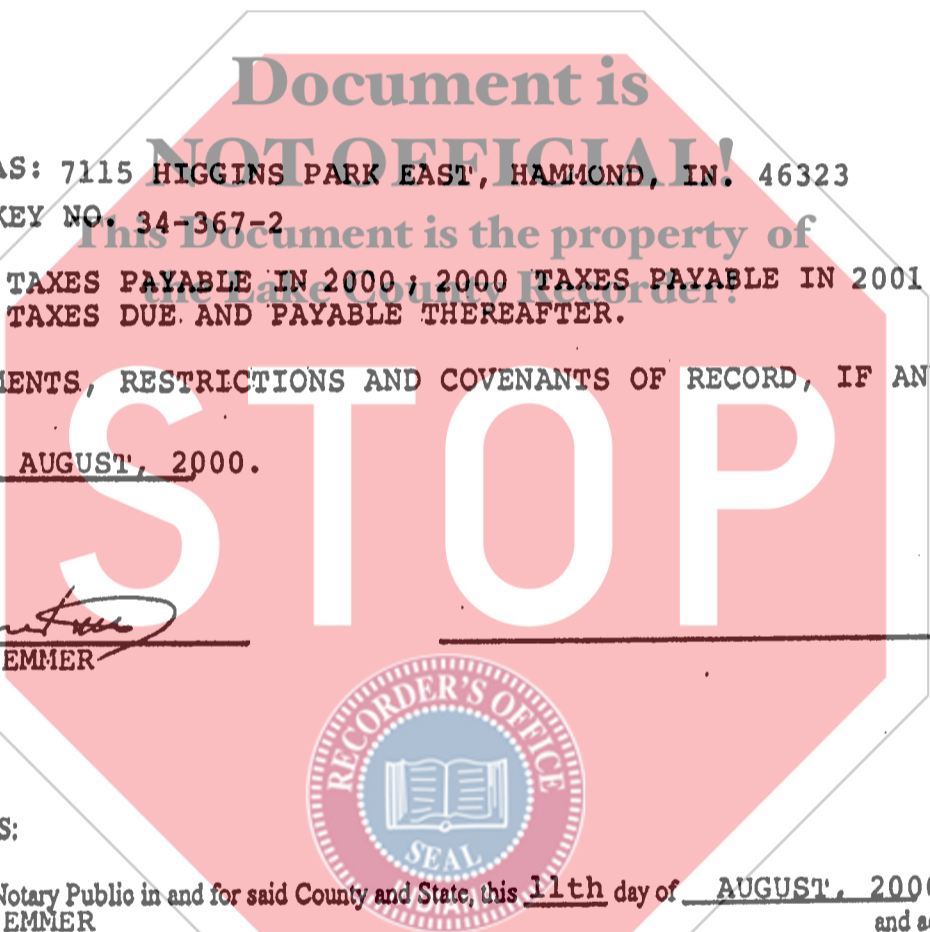
MORRIS W. CARTER
RECORDER

WARRANTY DEED

THIS INDENTURE WITNESSETH, That HARRY R. ZEMMER

of LAKE County in the State of INDIANA, CONVEYS AND WARRANTS to JUAN E. CRUZ AND
MARITZA C. CRUZ, HUSBAND AND WIFE of LAKE County in the State of INDIANA, as
GRANTEE(S) in consideration of One Dollar (\$1.00) 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:

LOT 2 IN HIGGINS PARK ADDITION TO THE CITY OF HAMMOND, AS PER PLAT
THEREOF, RECORDED DECEMBER 29, 1998 IN PLAT BOOK 85 PAGE 99, IN THE
OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.



COMMONLY KNOWN AS: 7115 HIGGINS PARK EAST, HAMMOND, IN. 46323
UNIT NO. 26 KEY NO. 34-367-2

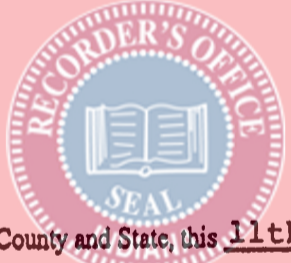
SUBJECT TO 1999 TAXES PAYABLE IN 2000; 2000 TAXES PAYABLE IN 2001 AND
ALL REAL ESTATE TAXES DUE AND PAYABLE THEREAFTER.

SUBJECT TO EASEMENTS, RESTRICTIONS AND COVENANTS OF RECORD, IF ANY.

Dated this 11th day of AUGUST, 2000.

HARRY R. ZEMMER
HARRY R. ZEMMER

STATE OF INDIANA
COUNTY OF LAKE SS:



Before me, the undersigned, a Notary Public in and for said County and State, this 11th day of AUGUST, 2000, personally
appeared: HARRY R. ZEMMER and acknowledged the
execution of the foregoing deed. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

My commission expires: 04/15/08
Resident of Lake County

Signature *Patricia Ludington*
Printed Patricia Ludington Notary Public
DUTY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

AUG 17 2000

This instrument prepared by PATRICK J. McMANAMA, Attorney at Law, Identification No: 9534-45 PETER BENJAMIN
LAKE COUNTY AUDITOR

Return Deed To: GRANTEE: 7115 HIGGINS PARK EAST, HAMMOND, IN. 46323
Send Tax Bills To: GRANTEE: 7115 HIGGINS PARK EAST, HAMMOND, IN. 46323

COMMUNITY TITLE COMPANY
FILE NO. 2 19628m

01190

14.00
E.P.
CM