

Bumel Title

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MONSIEUR CARTER
RECORDER

Parcel No. 33-198-12

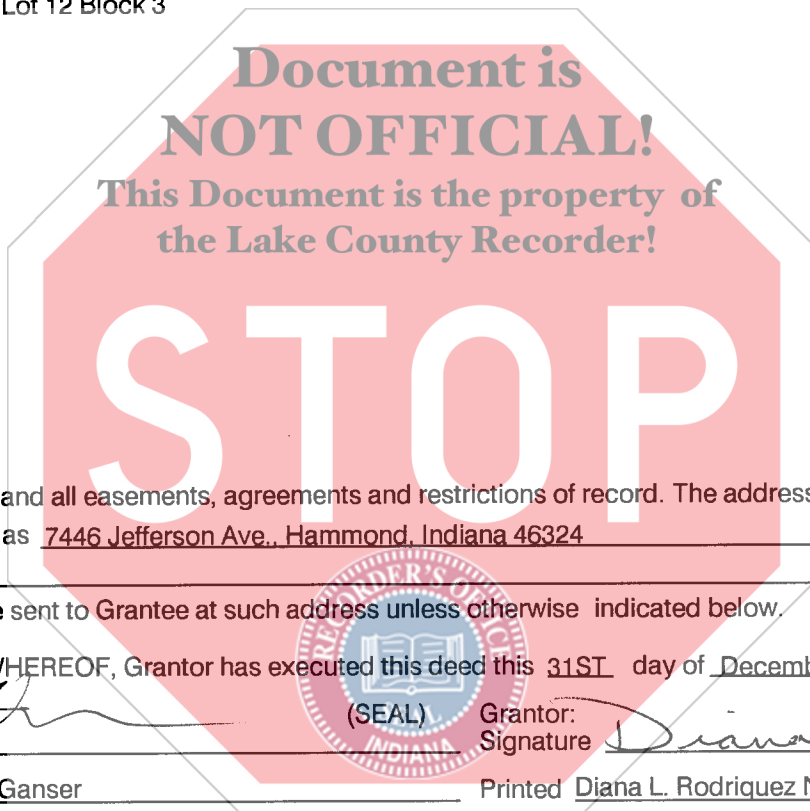
WARRANTY DEED

ORDER NO. 2001606BT

Chicago Title Insurance Company

THIS INDENTURE WITNESSETH, That Clifton J. Ganser and Diana L. Rodriguez, now know as Diana L. Ganser, as joint tenants with rights of survivorship (Grantor)
of Lake County, in the State of INDIANA CONVEY(S) AND WARRANT(S)
to Ryan McNeiley and Wendy M. Sanchez, as joint tenants with rights of survivorship (Grantee)
of Lake County, in the State of INDIANA, for the sum of
ONE DOLLAR AND 00/100 Dollars (\$ 1.00)
and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the following
described real estate in Lake County, State of Indiana:

Ellyson's 4th Add. Lot 12 Block 3



Subject to any and all easements, agreements and restrictions of record. The address of such real estate is commonly known as 7446 Jefferson Ave., Hammond, Indiana 46324

Tax bills should be sent to Grantee at such address unless otherwise indicated below.

IN WITNESS WHEREOF, Grantor has executed this deed this 31ST day of December, 2001.

Grantor: [Signature] (SEAL) Grantor: Diana L. Ganser (SEAL)
Signature Signature
Printed Clifton J. Ganser Printed Diana L. Rodriguez NKA Diana L. Ganser

STATE OF INDIANA
COUNTY OF Lake

} SS: ACKNOWLEDGEMENT
DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

Before me, a Notary Public in and for said County and State, personally appeared Clifton J. Ganser and Diana L. Ganser
who acknowledge the execution of the foregoing Warranty Deed, and who, having been duly sworn, stated that any representations therein contained are true.

Witness my hand and Notarial Seal this 31ST day of December, 2001.

My commission expires:
DECEMBER 13, 2008

Signature [Signature]
Printed Katherine E. Adams, Notary Name
Resident of Lake County, Indiana.

JAN 3 2002
PETER BENJAMIN
LAKE COUNTY AUDITOR

This instrument prepared by Clifton J. Ganser

Return deed to 7446 Jefferson Ave., Hammond, Indiana 46324

Send tax bills to 7446 Jefferson Ave., Hammond, Indiana 46324

KATHERINE E. ADAMS
Notary Public, State of Indiana
My Commission Expires Dec 13, 2008

000117

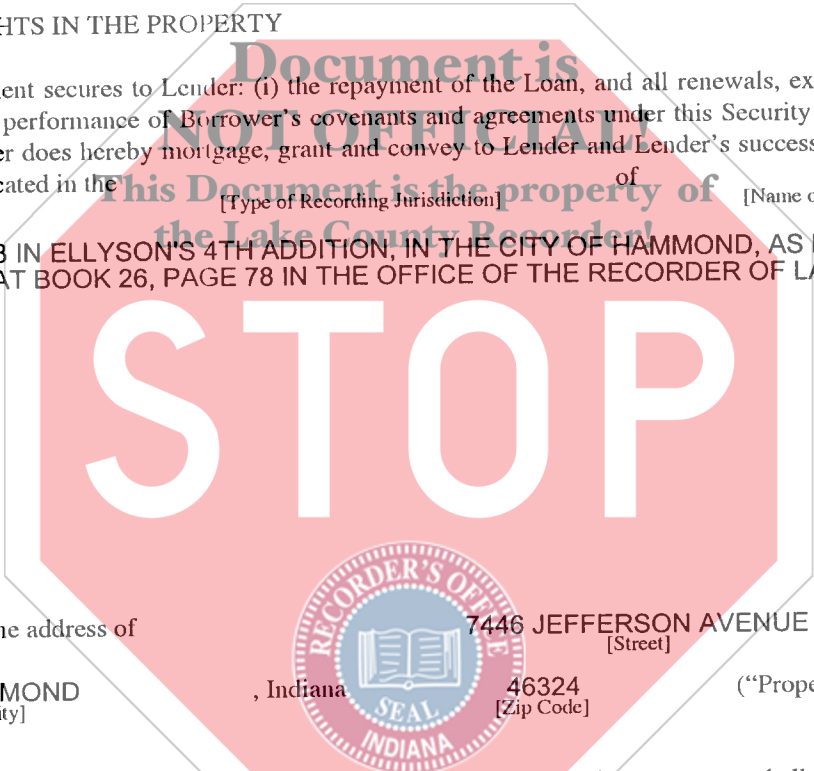
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- (H) **“Applicable Law”** means all controlling applicable federal, state and local statutes, regulations, ordinances and administrative rules and orders (that have the effect of law) as well as all applicable final, non-appealable judicial opinions.
- (I) **“Community Association Dues, Fees, and Assessments”** means all dues, fees, assessments and other charges that are imposed on Borrower or the Property by a condominium association, homeowners association or similar organization.
- (J) **“Electronic Funds Transfer”** means any transfer of funds, other than a transaction originated by check, draft, or similar paper instrument, which is initiated through an electronic terminal, telephonic instrument, computer, or magnetic tape so as to order, instruct, or authorize a financial institution to debit or credit an account. Such term includes, but is not limited to, point-of-sale transfers, automated teller machine transactions, transfers initiated by telephone, wire transfers, and automated clearinghouse transfers.
- (K) **“Escrow Items”** means those items that are described in Section 3.
- (L) **“Miscellaneous Proceeds”** means any compensation, settlement, award of damages, or proceeds paid by any third party (other than insurance proceeds paid under the coverages described in Section 5) for: (i) damage to, or destruction of, the Property; (ii) condemnation or other taking of all or any part of the Property; (iii) conveyance in lieu of condemnation; or (iv) misrepresentations of, or omissions as to, the value and/or condition of the Property.
- (M) **“Mortgage Insurance”** means insurance protecting Lender against the nonpayment of, or default on, the Loan.
- (N) **“Periodic Payment”** means the regularly scheduled amount due for (i) principal and interest under the Note, plus (ii) any amounts under Section 3 of this Security Instrument.
- (O) **“RESPA”** means the Real Estate Settlement Procedures Act (12 U.S.C. §2601 et seq.) and its implementing regulation, Regulation X (24 C.F.R. Part 3500), as they might be amended from time to time, or any additional or successor legislation or regulation that governs the same subject matter. As used in this Security Instrument, “RESPA” refers to all requirements and restrictions that are imposed in regard to a “federally related mortgage loan” even if the Loan does not qualify as a “federally related mortgage loan” under RESPA.
- (P) **“Successor in Interest of Borrower”** means any party that has taken title to the Property, whether or not that party has assumed Borrower’s obligations under the Note and/or this Security Instrument.

TRANSFER OF RIGHTS IN THE PROPERTY

This Security Instrument secures to Lender: (i) the repayment of the Loan, and all renewals, extensions and modifications of the Note; and (ii) the performance of Borrower’s covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, grant and convey to Lender and Lender’s successors and assigns the following described property located in the _____ of _____ :

LOT 12 IN BLOCK 3 IN ELLYSON’S 4TH ADDITION, IN THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 26, PAGE 78 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.



which currently has the address of _____ 7446 JEFFERSON AVENUE _____
 _____, Indiana _____ 46324 _____ (“Property Address”):
 HAMMOND _____
 [City] _____ [Zip Code]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances, and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing is referred to in this Security Instrument as the “Property.”

BORROWER COVENANTS that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property and that the Property is unencumbered, except for encumbrances of record. Borrower

INDIANA—Single Family—Fannie Mae/Freddie Mac UNIFORM INSTRUMENT

ITEM 1879L2 (0011)
 MFIN3112

(Page 2 of 12 pages)

Form 3015 1/01
 GREATLAND ■
 To Order Call: 1-800-530-9393 □ Fax: 616-791-1131
 0279663

DULY ENTERED FOR TAXATION SUBJECT TO
 FINAL ACCEPTANCE FOR TRANSFER

JAN 3 2002

LAKE COUNTY AUDITOR

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