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MAIL TAX BILLS TO:
Sand Ridge Bank
P.O. Box 598
Scherverville, IN 46375

Tax Key No. 32-213-8 (Unit No. 26)

QUIT-CLAIM DEED

This indenture witnesseth that **JOHN L. DERESKI and JOHN L. DERESKI, JR., as Joint Tenants, with right of survivorship**, of Lake County, State of Indiana, release and quit-claim to **JOHN L. DERESKI, JANE DERESKI and JOHN L. DERESKI, JR., as joint tenants with rights of survivorship and not as tenants in common**, of Lake County, State of Indiana, for and in consideration of Ten Dollars (\$10.00) and other good and valuable consideration the receipt whereof is hereby acknowledged, the following Real Estate in Lake County in the State of Indiana, to wit:

LOT 8 IN F.T. CHRISTENSEN'S ADDITION, HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 31 PAGE 39, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

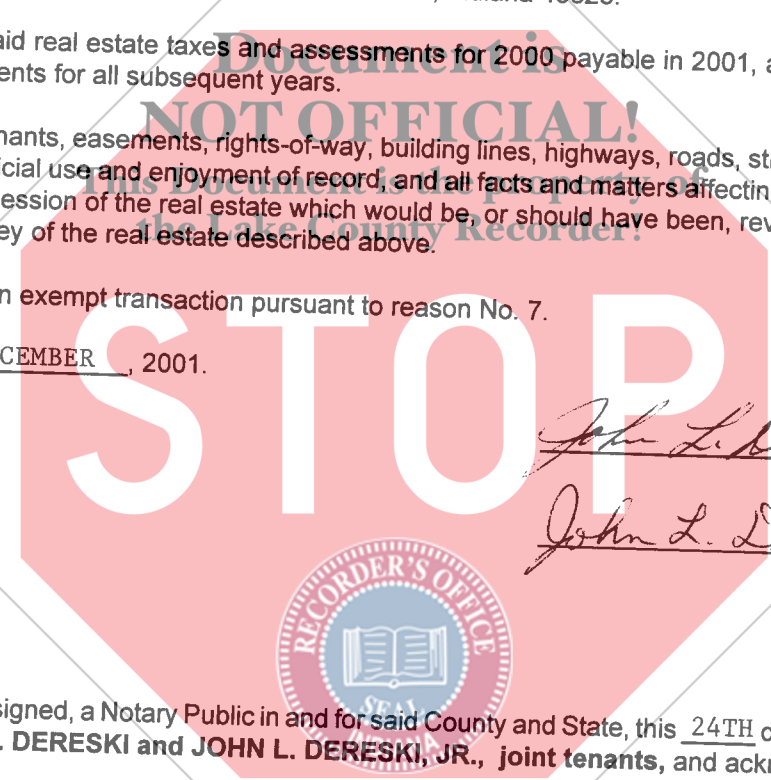
Commonly known as 7137 Colorado Avenue, Hammond, Indiana 46323.

Subject To: all unpaid real estate taxes and assessments for 2000 payable in 2001, and for all real estate taxes and assessments for all subsequent years.

Subject To: all covenants, easements, rights-of-way, building lines, highways, roads, street, alleys and other restrictions of beneficial use and enjoyment of record, and all facts and matters affecting legal and equitable ownership and possession of the real estate which would be, or should have been, revealed and disclosed by an accurate survey of the real estate described above.

This transaction is an exempt transaction pursuant to reason No. 7.

Dated this 24TH day of DECEMBER, 2001.



John L. Dereski

JOHN L. DERESKI

John L. Dereski Jr.

JOHN L. DERESKI, JR.

STATE OF INDIANA)
)
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, this 24TH day of DECEMBER, 2001, personally appeared **JOHN L. DERESKI and JOHN L. DERESKI, JR., joint tenants**, and acknowledged the execution of the foregoing deed.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

Michelle L. Banasiak

Michelle L. BANASIAK, Notary Public

MICHELLE L. BANASIAK
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXPIRES JULY 20, 2006

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

My Commission Expires:
County of Residence:

This instrument prepared by: Rhett L. Tauber, Esq./Tauber & Westland, P.C.
9211 Broadway, Merrillville, IN 46410/Phone: 219/769-6474

JAN 7 2002

PETER BENJAMIN
LAKE COUNTY AUDITOR

000306

*Return: Sand Ridge Bank
Hgd.*

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TICOR TITLE INSURANCE
Crown Point, Indiana