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Chicago Title Insurance Company

"Reporting not Required. The seller represents and warrants to the Lender that the real estate to be transferred is not 'property' as defined in Section 6 of the Indiana Responsible Property Transfer Law, I.C. 13-7-22.5-6. Not by way of limitation, the seller represents and warrants to the Lender that the property:

1. Does not contain one or more facilities that are subject to reporting under Section 312 of the federal Emergency Planning and Community Right-to-Know Act of 1986 (42 U.S.C. 11022);
2. Is not the site of one or more underground storage tanks for which notification is required under 42 U.S.C. 6991a and I.C. 13-7-20-13 (A) (8); and
3. Is not listed on the Comprehensive Environmental Response, Compensation and Liability Information System (CERCLIS) in accordance with Section 116 of the Comprehensive Environmental Response, Compensation and Liability Act of 1980, (42 U.C.C 9616).

The seller acknowledges that the Lender is making a loan secured by the real estate, in reliance upon these representations. These warranties will survive the closing.

If any of these representations are false in any respect, the seller will indemnify and hold the Lender harmless for and against any and all liabilities, causes of action, expenses, fines, and claims of any sort arising from or in any way related to said representations, including but not limited to attorneys' fees and costs, and all costs and fees of engineers and engineering consultants."

Dated this 20 day of December, 2001.

Walter P. Urbanski
Walter Urbanski

STATE OF INDIANA)
) ss:
LAKE COUNTY)

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ACKNOWLEDGMENT

Before me, a Notary Public in and for said county and State, personally appeared WALTER URSANSKI and acknowledged the execution of the above and foregoing certificate this 20th day of DECEMBER, 2001

Donna
Notary Public,
My Commission Expires 02-04-08

This document prepared by: Todd Seibert
When recorded mail to: Peoples Bank
92-04 Columbia Ave.
Munster, IN 46321

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