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462-20089 LO

THIS INDENTURE WITNESSETH, that the Grantor, **KILKENNY ESTATES, INC.**, an Indiana Corporation, under the provisions of a Trust Agreement dated March 1, 1995, and known as Trust Number 3195, of the County of LAKE, State of Indiana for and in consideration of the sum of TEN and 00/100 (\$10.00) DOLLARS, and other good and valuable considerations, the receipt of which is hereby acknowledged, does hereby grant, bargain, sell and convey unto:

Chicago Title Insurance Company

HOMES BY CLOVER BUILDERS, INC.,
13611 Limerick Drive
St. John, IN. 46373

a corporation organized and existing under and by virtue of the laws of the State of Indiana having its principal office at the following address: 13611 Limerick Dr., St. John, Indiana, 46373, the following described real estate in LAKE County, State of Indiana, to-wit:

LOT 86 IN KILKENNY ESTATES UNIT TWO, BLOCK TWO, AN ADDITION TO THE TOWN OF ST. JOHN, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 82 PAGE 97 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

Key No.: 12-196-22

Address of property: 13300 West 85th Ave., St. John, IN. 46373

Subject to the following restrictions:

Covenants, conditions and restrictions of record; public and utility easements and roads and highways; building and zoning laws and ordinances; declaration of covenants and restrictions of Kilkenny Estates, Inc., Unit Two Block Two; General Real Estate Taxes for the year 2001 and subsequent years.

This Deed is executed pursuant to, and in the exercise of, the power and authority granted to and vested in the said Trustee by the terms of said Deed or Deeds in Trust delivered to the said Trustee in pursuance of the Trust Agreement above mentioned, and subject to all restrictions of record.

IN WITNESS WHEREOF, the said **KILKENNY ESTATES, INC.**, an Indiana corporation, as Trustee, has caused this Deed to be signed by its Vice President and Trust Officer, and attested by its Secretary and Trust Officer, and its corporate seal to be hereunto affixed this 22nd day of January, 2002.

KILKENNY ESTATES, INC., as Trustee,

BY: Robert J. Kennedy
Robert J. Kennedy
Vice President and Trust Officer

William C. Kennedy
William C. Kennedy
Secretary and Trust Officer

ONLY ENTERED BY THE RECORDER OF DEEDS
FROM A COPY OF THE ORIGINAL RECORD

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STATE OF INDIANA

COUNTY OF LAKE

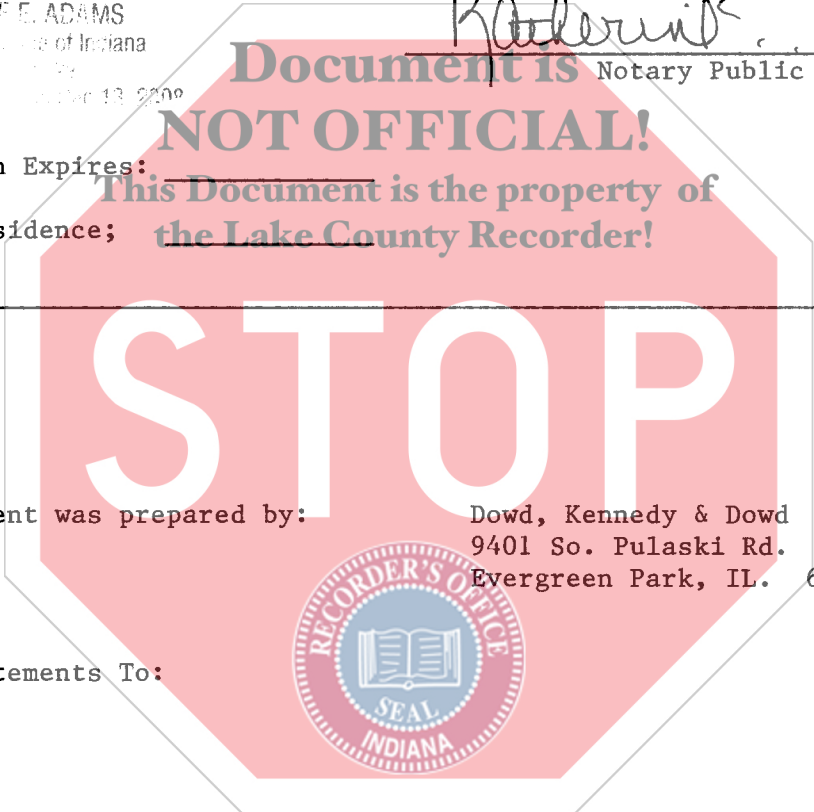
Before me, a Notary Public, in and for said County and State, this 22nd day of January, 2002, personally appeared Robert J. Kennedy, Vice President and Trust Officer, and William C. Kennedy, Secretary and Trust Officer, of KILKENNY ESTATES, INC., an Indiana Corporation, as Trustee, who acknowledged the execution of the foregoing instrument as the free and voluntary act of said corporation, and as their free and voluntary act, acting for such corporation as Trustee.

GIVEN under my hand and notarial seal this 22nd day of January, 2002.

KATHERINE E. ADAMS
Notary Public, State of Indiana
My Commission Expires 13 2009

Katherine E. Adams

Notary Public



My Commission Expires: _____
County of Residence; _____
Address: _____

This instrument was prepared by: Dowd, Kennedy & Dowd
9401 So. Pulaski Rd.
Evergreen Park, IL. 60805

Mail Tax Statements To: