2002 046883

TRUS PROBLEM PH 4: 14

HUMMIS W. CARTER

THIS INDENTURE WITNESSETH that SAND RIDGE BARK (formerly known as Bank Of Highland), an Indiana corporation, as Trustee, under the provisions of a Trust Agreement dated the 29th day of March, 1996 and known as Trust #13-3242 does hereby grant, bargain, sell, and convey to:

Stephen Kwasigroch and Lisa Kwasigroch, husband and wife.

of the County of LAKE, State of INDIANA, for and in consideration of the sum of Ten (\$10.00) Dollars and other good and valuable consideration, the receipt of which is hereby acknowledged the following described real estate in the County of LAKE, State of INDIANA, to wit:

LOT 61 IN HIGH POINT TRAILS, UNIT 2, AN ADDITION TO THE TOWN OF DYER, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 84, PAGE 07 RECORDED IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA

Common Address: 240 Crestview Lane, Dyer, IN 46311

Real Estate Tax Key Number: 12-14-271-17

TOTO CACIONES TO: Stephen & Lisa Kwasigroch 240 Crestview Lane Dyer, IN 46311

SUBJECT TO THE FOLLOWING:

- The terms, covenants, conditions and limitations in any instrument of record affecting the
 use and occupancy of said real estate,
- 2. Real Estate Taxes for the year 2001 payable 2002 and all subsequent years,
- 3. Rights or claims of parties in possession not shown by public records,
- Kights of claims of patters in possession not shown by the public records,
 Easements, or claims of easements, not shown by the public records,
 Encroachments, overlaps, boundary line disputes or other matters which would be disclosed by an accurate survey or inspection of the premises,
 Any lien, or right to a lien, for services, labor or material heretofore or hereafter furnished,
- imposed by law and not shown by the public records,
- Roads and highways, streets and alleys, any limitation by fences and/or established boundary lines.

NO INDIANA GROSS TAX IS DUE OR PAYABLE WITH THIS CONVEYANCE.

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 and other restrictions herein contained.

IN WITNESS WHEREOF, the said SAND RIDGE BANK, as Trustee, an Indiana corporation has caused this Deed to be signed by its Senior Vice President and Trust Officer and attested by its Assistant Vice President & Trust Officer and its corporate seal to be hereunto affixed this 30th day of April, 2002.

SAND RIDGE BANK, as Trustee

a /lollo

Deborah A. Rollo,

Assistant Vice President & Trust Officer

STATE OF INDIANA

) SS

Mark W. Sprenger,

Senior Vice President & Trust Officer

COUNTY OF LAKE Before me, a Notary Public in and for said County and State this 30th day of April, 2002 personally appeared Mark W. Sprenger and Deborah A. Rollo, respectively known to me as Senior Vice President and Trust Officer and Assistant Vice President & Trust Officer of SAND RIDGE BANK, Indiana, who acknowledged the execution of the forgoing instrument as the free and voluntary act of said MAY 2 0 2002 corporation, and as their free and voluntary act, acting for such corporation.

Given under my hand and notarial seal this 30th-day of April 2002.

PUBLIC JEANNIE M BELLAR NOTARY PUBLIC STATE OF INDIANA LAKE COUNTY

MY COMMISSION EXP. NOV. 2,2007