TRUSTEE'S DEED

THIS INDENTURE WITNESSETH that SAND RIDGE BANK (formerly known as Bank Of Highland), an Indiana corporation, as Trustee, under the provisions of a Trust Agreement dated the 21st day of March, 1996 and known as Trust #13-1020 does hereby grant, bargain, sell, and convey to:

Richard & Kelly Nicpon

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:

Part of the Southwest Quarter (SW 1/4) of Section 8, Township 34 North, Range 9 West of the 2nd Principal Meridian, all in Hanover Township, Lake County, Indiana, being more particularly described as: Beginning at the Northwest corner of Lot 12 in PALMIRA SUBDIVISION, BLOCK ONE, a Subdivision in Unincorporated Lake County, as per Record Plat thereof appearing in Plat Book 51, Page 64, in the Office of the Recorder of Lake County, Indiana; thence South 74 degrees 21' 37" East, along the North line of said Lot 12, a distance of 157.66 feet to a point of deflection in said North line; thence North 55 degrees 38' 33" East, along said deflected North line, a distance of 131.00 feet to the Northeast corner of said Lot 12; thence North 14 degrees 53' 39" West, a distance of 75.00 feet; thence South 83 degrees 07' 55" West, a distance of 259.02 feet to the Northeast corner of Lot 11 in said PALMIRA SUBDIVISION, BLOCK ONE; thence South 12 degrees 43' 37" East, along the East line of said Lot 11, a distance of 74.77 feet to the Point of Beginning.

Common Address: 11505 Belmont Place, Cedar Lake, Indiana TAX STATEMENTS TO Real Estate Tax Key Number: 05-06 0006 0004 Richard & Kelly Nicpon 11505 Belmont Place Cedar Lake, Indiana 4630 SUBJECT TO THE FOLLOWING:

- 1. The terms, covenants, conditions and limitations in any instrument of record affecting the use and occupancy of said real estate, is the property
- 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,
 4. Easements, or claims of easements, now shown by the public records,
- 5. Encroachments, overlaps, boundary line disputes or other matters which would be disclosed by an accurate survey or inspection of the premises,
- 6. 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,
- 7. Roads and highways, streets and alleys, any limitation by fences and/or establish 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 tranted 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 21st day of March, 2002.

SAND RIDGE BANK, as Trustee POLY ENTERED FOR TAXATION SUBJECT TO Mark W. Sprenger Senior Vice President & Trust Officer VAL ACC Deborah A. Rollo. Assistant Vice President & Trust Officer

STATE OF INDIANA) SS COUNTY OF LAKE

Before me, a Notary Public in and for said County and State this 21st day of March, 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 corporation, and as their free and voluntary act, acting for such corporation.

Given under my hand and notarial seal this 21st day of March 2002.

ÄNNIE M BELLAR NOTARY PUBLIC STATE OF INDIANA LAKE COUNTY MY COMMISSION EXP. NOV. 2,2007