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Send tax bills to:

Owen Carrico, Jr.
269 Island Drive
Lowell, IN 46356

Chicago Title Insurance Company

62002532510 **WARRANTY DEED**

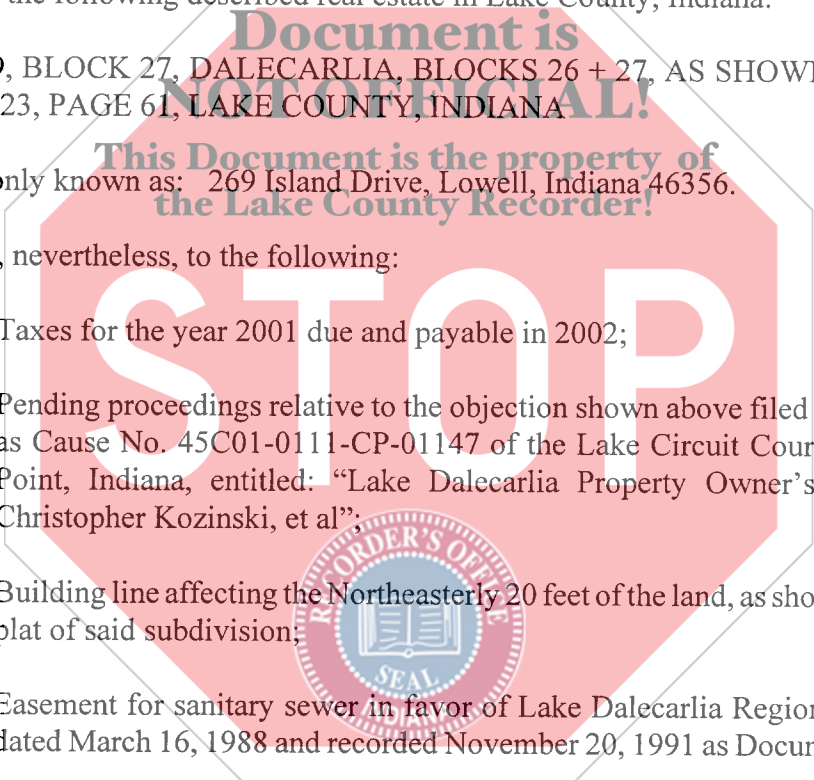
THIS INDENTURE WITNESSETH, that **ROY C. CHAPIN**, of Lake County, State of Indiana ("Grantor"), conveys and warrants to **OWEN CARRICO, JR. and JUNE E. CARRICO, husband and wife, tenants by the entireties**, of Lake County, Indiana for the sum of Ten Dollars (\$10.00) and other valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the following described real estate in Lake County, Indiana:

LOT 19, BLOCK 27, DALECARLIA, BLOCKS 26 + 27, AS SHOWN IN PLAT BOOK 23, PAGE 61, LAKE COUNTY, INDIANA

Commonly known as: 269 Island Drive, Lowell, Indiana 46356.

Subject, nevertheless, to the following:

1. Taxes for the year 2001 due and payable in 2002;
2. Pending proceedings relative to the objection shown above filed November 1, 2001 as Cause No. 45C01-0111-CP-01147 of the Lake Circuit Court, sitting at Crown Point, Indiana, entitled: "Lake Dalecarlia Property Owner's Association -vs- Christopher Kozinski, et al";
3. Building line affecting the Northeasterly 20 feet of the land, as shown on the recorded plat of said subdivision;
4. Easement for sanitary sewer in favor of Lake Dalecarlia Regional Waste District, dated March 16, 1988 and recorded November 20, 1991 as Document No. 9105932;
5. Applicable building codes and zoning ordinances;
6. Any and all other easements, covenants and restrictions contained in prior instruments of record, all building and zoning laws and ordinances, legal drains, right-of-way and other matters which would be disclosed by an accurate survey of the premises; and
7. Any and all other applicable building codes and zoning ordinances.



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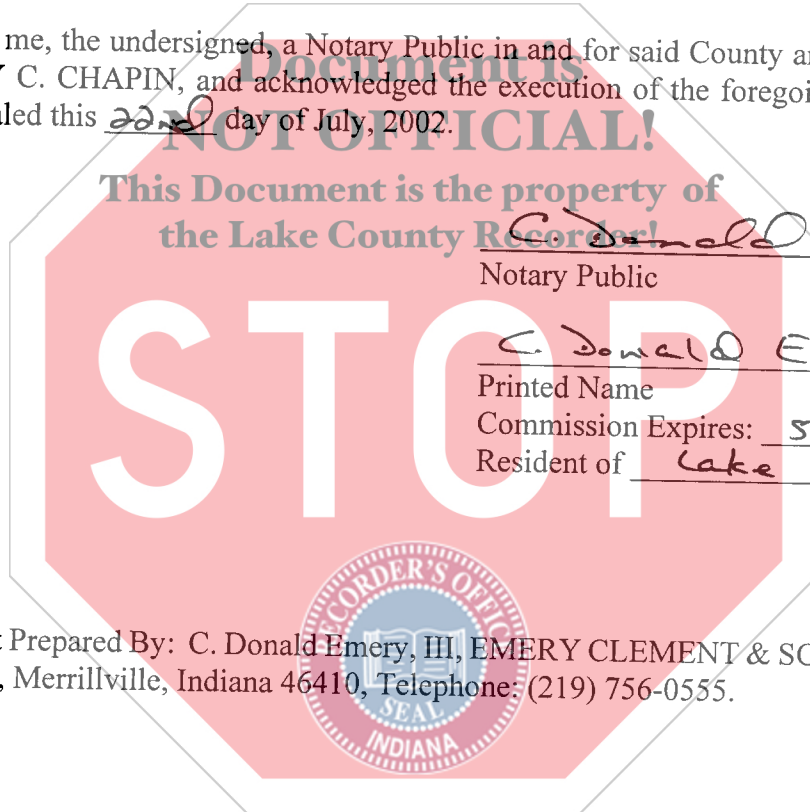
IN WITNESS WHEREOF, Grantor has executed this Warranty Deed this 22nd day of July, 2002.

GRANTOR:

Roy C. Chapin
ROY C. CHAPIN

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared ROY C. CHAPIN, and acknowledged the execution of the foregoing Warranty Deed. Signed and sealed this 22nd day of July, 2002.



This Instrument Prepared By: C. Donald Emery, III, EMERY CLEMENT & SCHMIDT, P.C., 370 West 80th Place, Merrillville, Indiana 46410, Telephone: (219) 756-0555.