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MERRILLVILLE, INDIANA
RECORDER

CORPORATE WARRANTY DEED

**Mail Tax Bills To:
5931 Roosevelt Place
Merrillville, Indiana 46410**

**Tax Unit No. 8
Tax Key No. 15-367-11**

THIS INDENTURE WITNESSETH, That CITIZENS FINANCIAL SERVICES, FSB, a federal savings bank, ("Grantor"), CONVEYS AND WARRANTS to Regina T. Howard, individually, of Lake County, in the State of Indiana, in consideration of \$10.00 and other good and valuable consideration, the receipt of which is hereby acknowledged, the following described real estate in Lake County, in the State of Indiana, to-wit:

Lot "K" in Wright Manor Second Resubdivision, as per plat thereof, recorded in Plat Book 35 page 101, in the Office of the Recorder of Lake County, Indiana.

(Commonly known as: 5931 Roosevelt Place, Merrillville, Indiana 46410)

Grantor certifies that no Indiana Gross Income Tax is due by virtue of this conveyance.

The undersigned persons executing this deed represent and certify on behalf of the Grantor, that each of the undersigned is a duly elected officer of the Grantor and has been fully empowered by proper resolution or the by-laws of the Grantor, to execute and deliver this deed; that the Grantor is a corporation in good standing under the laws of the United States; that the Grantor has full corporate capacity to convey the real estate described; and that all necessary corporate action for the making of this conveyance has been duly taken.

IN WITNESS WHEREOF, the Grantor has caused this deed to be executed this 3rd day of October, 2002.

Attest: Monica F. Sullivan
Monica F. Sullivan, Secretary

By: Jeffrey C. Stur
Jeffrey C. Stur, Sr. Vice President

CITIZENS FINANCIAL SERVICES, FSB

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

Before me, a Notary Public in and for said County and State, personally appeared Jeffrey C. Stur and Monica F. Sullivan, the Sr. Vice President and Secretary respectively, of CITIZENS FINANCIAL SERVICES, FSB who acknowledged execution of the foregoing Deed for and on behalf of said Grantor and who, having been duly sworn, stated that the representations therein contained are true.

Witness my hand and Notarial Seal this 3rd day of October, 2002.

My Commission Expires: June 29, 2007
Resident of Lake County, Indiana

Signature Sharon Lazur
Printed: Sharon Lazur, Notary Public

This instrument prepared by Brian L. Goins, 707 Ridge Road, Munster, Indiana 46321, Attorney at Law.

TICOR - SCHERERVILLE
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