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WARRANTY DEED

THIS INDENTURE WITNESSETH THAT:

Ervin White and Andrew Raftis of Lake County in the State of Indiana,

CONVEY AND WARRANT TO:

A & E Homes, Inc. of Lake County in the State of Indiana for and in consideration of Ten Dollars and other valuable consideration, the receipt whereof is hereby acknowledged, the following Real Estate in Lake County in the State of Indiana, to wit:

Lot 31, Block 3 in School Site Addition, in the City of Gary, Lake County, Indiana.

Subject to easements of highways, streets, alleys, sewers, tiles, drains, and public utilities.

IN WITNESS WHEREOF, the said Ervin White and Andrew Raftis have hereunto set their hands and seals, this 1st day of November, 2002.

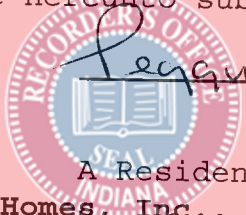
Ervin White (Seal) Andrew Raftis (Seal)
STATE OF INDIANA)
Cook)
Lake COUNTY)

Before me, the undersigned, a Notary Public in and for said County and State, this 1st day of November personally appeared

Ervin White and Andrew Raftis and acknowledged the execution of the foregoing deed.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal. My Commission expires:

2-24-06



A Resident of Cook County

MAIL TAX BILLS TO: A & E Homes, Inc.,
2743 Sheffield Ave., Chicago IL 60614

TAX KEY NO (S): 25-47-0015-0031

THIS INSTRUMENT PREPARED BY: Douglas R. Kvachkoff, Attorney at Law, 325 N. Main Street, Crown Point, IN 46307, 219-662-8200. Our File No. CHRIS

2002 101782

STATE OF ILLINOIS
LAKE COUNTY
FILED FOR RECORD
2002 NOV 7 10 50 AM
REC'D
OFFICIAL SEAL
PEGGY KAPLAN
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 2-24-2006

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

NOV 7 2002

PETER BENJAMIN
LAKE COUNTY AUDITOR

14-7-02
581
CK# 18675