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THIS FORM HAS BEEN PREPARED FOR USE IN THE STATE OF INDIANA BY LAWYERS ONLY. THE SELECTION OF A FORM OF INSTRUMENT FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS, AND INSERTION OF SPECIAL CLAUSES, MAY CONSTITUTE THE PRACTICE OF LAW WHICH SHOULD ONLY BE DONE BY A LAWYER.

Mail tax bills to: 1037 Elliot Drive
Munster, IN 46321

Key #: (Unit 18) 28-231-11

WARRANTY DEED

THIS INDENTURE WITNESSETH, that **Peggy L. Howarth**
of LAKE County in the State of INDIANA (Grantor)
CONVEY(S) AND WARRANT(S) TO **George Nieves and Blanca A. Nieves, husband and wife**
of LAKE County in the State of INDIANA

in consideration of One Dollar and other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the following described real estate in Lake County, in the State of Indiana:

The East 75 feet of Lot 11 in University Estates First Addition to the Town of Munster, as per plat thereof, recorded in Plat Book 35 page 71, in the Office of the Recorder of Lake County, Indiana.

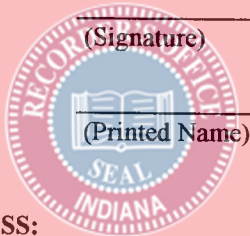
Subject to all easements, covenants and restrictions of record, 2002 real estate taxes payable in 2003 and 2003 real estate taxes payable in 2004.

Commonly known as: 1037 Elliot Drive
Munster, IN 46321

Dated this 26th day of September, 2003.

Peggy L. Howarth
(Signature)

PEGGY L. HOWARTH
(Printed Name)



STATE OF INDIANA, COUNTY OF LAKE SS:

Before me, the undersigned, a Notary Public in and for said County and State, this 26th day of September, 2003 personally appeared: **Peggy L. Howarth**, 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: 11-11-07

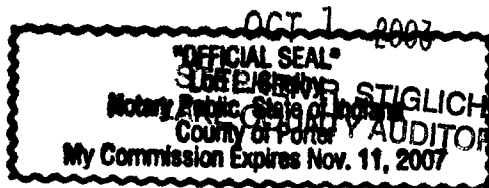
Signature Lori L. Shelby

Resident of Porter County

Printed Lori L. Shelby, Notary Public

This instrument prepared by:

Mail To: Frank R. Martinez, III, Attorney at Law
9105 Indianapolis Boulevard
Highland, Indiana 46322



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Handwritten initials and date: H. J. C. 10/1