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Key No. 36-492-23

Mail tax bills to: 7045 RIDGELAND AVENUE HAMMOND, IN 46324

THIS INDENTURE WITNESSETH, That PAMELA J. CIALDELLA n/k/a PAMELA J. STURGEON ("Grantor") of Lake County in the State of Indiana CONVEY (S) AND WARRANT (S) TO FERN M. KALINS ("Grantee") 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:

WARRANTY DEED

LOT 23 IN BLOCK 2 IN UNIVERSITY GARDENS IN THE CITY OF HAMMOND, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 29 PAGE 42 IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

State of TEXAS County of TARRANT SS:

My commission expires: 5-12-07

Resident of TARRANT COUNTY, IX

This instrument prepared by: Attorney Richard A. Zunica 162 Washington Lowell, In 46356

File No. 03-12526

OMAR BENMANSOUR
NOTARY PUBLIC
STATE OF TEXAS
My Comm. Exp. 05-12-07

NILY FNTERED FOR TAXALION SUBJECT

, Notary Public

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DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

OCT 16 2003

STEPHEN R. STIGLICH LAKE COUNTY AUDITOR

001287

