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CHICAGO TITLE INSURANCE COMPANY

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WARRANTY DEED

This indenture witnesseth that EDWARD M. KRIEGER of Porter County in the State of Indiana

Conveys and warrants to Michael J. Moriarity and Geraldine J. Moriarity, Husband and Wife of Cook County in the State of Illinois for and in consideration of Ten Dollars (\$10.00) and other good and valuable considerations the receipt whereof is hereby acknowledged, the following Real Estate in Lake County in the State of Indiana, to wit:

Lot 19 in Corrected Plat of Sandy Ridge Club Addition to the Town of Dyer, as per plat thereof, recorded in Plat Book 59 page 33, in the Office of the Recorder of Lake County, Indiana.

Commonly known as 2229 Liberty Place, Dyer, Indiana 46311

Subject to:

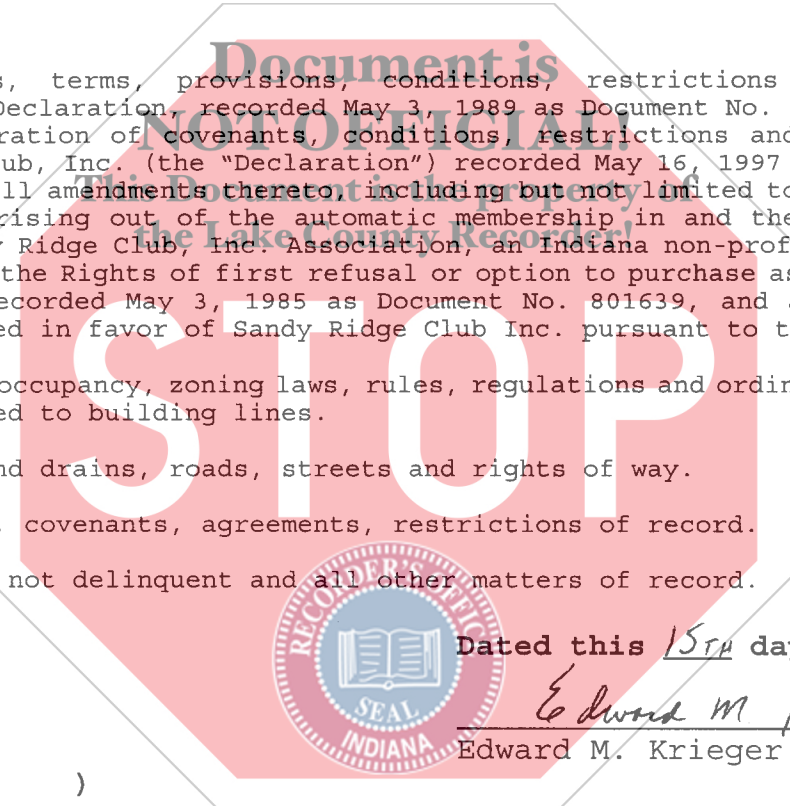
All covenants, terms, provisions, conditions, restrictions and easements contained in Declaration, recorded May 3, 1989 as Document No. 801639, and the Amended Declaration of covenants, conditions, restrictions and easements for Sandy Ridge Club, Inc. (the "Declaration") recorded May 16, 1997 as Document No. 97031214 and all amendments thereto, including but not limited to all duties and obligations arising out of the automatic membership in and the powers of the Board of Sandy Ridge Club, Inc. Association, an Indiana non-profit corporation, and including the Rights of first refusal or option to purchase as created in the Declaration recorded May 3, 1985 as Document No. 801639, and assessments for expenses levied in favor of Sandy Ridge Club Inc. pursuant to the Declaration.

All building, occupancy, zoning laws, rules, regulations and ordinances including but not limited to building lines.

All ditches and drains, roads, streets and rights of way.

All easements, covenants, agreements, restrictions of record.

Current taxes not delinquent and all other matters of record.



Dated this 15th day of October, 2003

Edward M. Krieger (Signature) Edward M. Krieger

State of Indiana)) ss: Lake County)

Before me, the undersigned, a Notary Public in and for said County and State, this ___ day of October, 2003 personally appeared: Edward M. Krieger

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 _____

Kath. Adams (Signature) Signature

Resident of _____ County

(Printed Name)

This instrument prepared by Lawrence A. Kalina, Attorney No. 5058-45, SPANGLER, JENNINGS & DOUGHERTY, P.C., 8396 Mississippi St., Merrillville, IN 46410, (219) 769-2323

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

OCT 20 2003

STEPHEN R. STIGLICH LAKE COUNTY AUDITOR



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