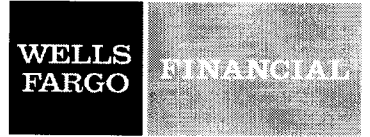


3 pages

Environmental Disclosure Document for Transfer of Real Property



For Use By County Recorder's Office

| | | | |
|-----------------|--------|--------------------|----------------|
| County LAKE | | Date 05/08/2004 | 2004 042069 |
| Document number | Volume | Page | |

The following information is provided under IC 13-7-22, the Responsible Property Transfer Law.

I. Property Identification

A. Address of property:

| | |
|---------------------------|---|
| Street 769 GARFIELD ST | City or town HOBART |
| Township | Permanent real estate index number 27-17-134-10 & 27-17-134-11 |

B. Legal description:

| | | |
|---------|----------|-------|
| Section | Township | Range |
|---------|----------|-------|

Enter or attach complete legal description in this area:

SEE ATTACHED ADDENDUM A

Liability Disclosure

Transferees and transferees of real property are advised that their ownership or other control of such property may render them liable for environmental cleanup costs whether or not they caused or contributed to the presence of the environmental problems in association with the property.

C. Property Characteristics:

| | |
|--|---|
| Lot size | Acreage |
| Check all types of improvements and uses that pertain to the property: | |
| <input type="checkbox"/> Apartment building (6 units or less) | <input type="checkbox"/> Industrial building |
| <input type="checkbox"/> Commercial apartment (over 6 units) | <input type="checkbox"/> Farm, with buildings |
| <input type="checkbox"/> Store, office, commercial building | <input type="checkbox"/> Other (specify) |

II. Nature of Transfer

| | |
|--|---|
| A. (1) Is this a transfer by deed or other instrument of conveyance? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| (2) Is this a transfer by assignment of over 25% of beneficial interest of a land trust? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| (3) A lease exceeding a term of 40 years? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| (4) A mortgage or collateral assignment of beneficial interest? | <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |
| (5) A contract for the sale of property? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |

B. (1) Identify Transferor:

| | |
|--|--------------|
| Name and current address of Transferor KEVIN D. LOVALL & CYNTHIA A. LOVALL 769 GARFIELD STREET HOBART IN 46342 | Trust number |
|--|--------------|

Name and address of Trustee if this is a transfer of beneficial interest of a land trust.

(2) Identify person who has completed this form on behalf of the Transferor and who has knowledge of the information contained in this form:

| | |
|--------------------------------------|------------------|
| Name, position (if any), and address | Telephone number |
|--------------------------------------|------------------|

C. Identify Transferee:

| |
|--|
| Name and current address of Transferee WELLS FARGO FINANCIAL INDIANA, INC. 2627 E 80TH AVENUE MERRILLVILLE IN 46410 |
|--|

III. Environmental Information

A. Regulatory Information During Current Ownership

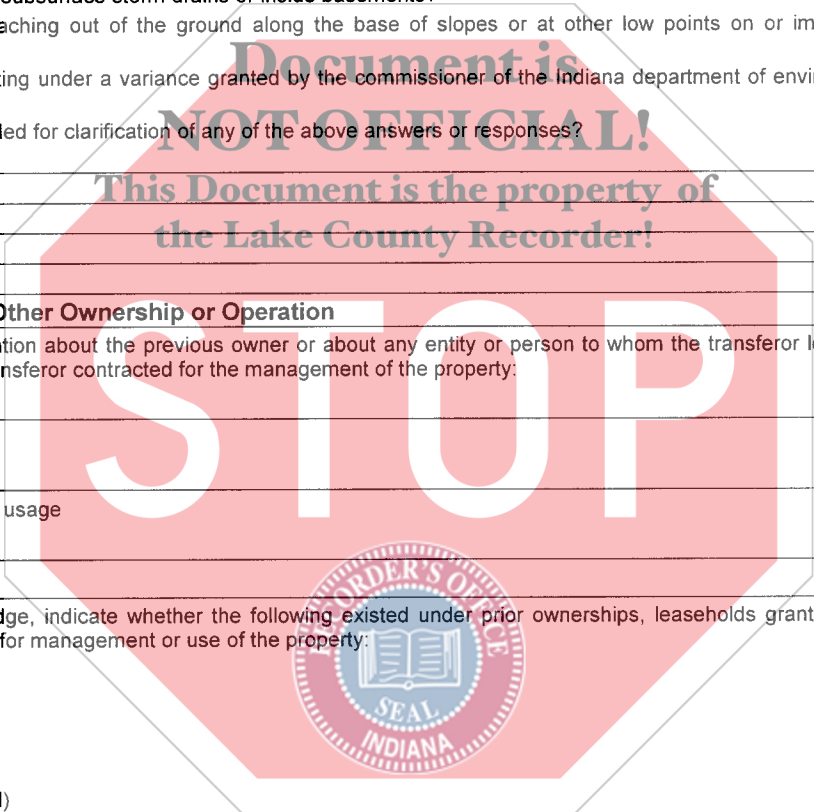
| | |
|--|---|
| 1. Has the transferor ever conducted operations on the property which involved the generation, manufacture, processing, transportation, treatment, storage, or handling of "hazardous waste," as defined by IC 13-7-1? This question does not apply to consumer goods stored or handled by a retailer in the same form and approximate amount, concentration, and manner as they are sold to consumers, unless the retailer has engaged in any commercial mixing (other than paint mixing or tinting of consumer sized containers), finishing, refinishing, servicing, or cleaning operations on the property. | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| 2. Has the transferor ever conducted operations on the property which involved the processing, storage, or handling of petroleum, other than that which was associated directly with the transferor's vehicle usage? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| 3. Has the transferor ever conducted operations on the property which involved the generation, transportation, storage, treatment, or disposal of "hazardous waste," as defined in IC 13-7-1? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| 4. Are there any of the following specific units (operating or closed) at the property that are used or were used by the transferor to manage hazardous wastes, hazardous substances, or petroleum? | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Landfill | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Surface Impoundment | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Land Treatment | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Waste Pile | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Incinerator | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Storage Tank (Above Ground) | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Storage Tank (Underground) | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Container Storage Area | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Injection Wells | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Wastewater Treatment Units | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Septic Tanks | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Transfer Stations | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Waste Recycling Operations | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Waste Treatment Detoxification | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| Other Land Disposal Area | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |

If there are "YES" answers to any of the above items and the transfer of property that requires the filing of this document is other than a mortgage or collateral assignment of beneficial interest, you must attach to the copies of this document that you file with the county recorder and the department of environmental management a site plan that identifies the location of each unit.

(continued on reverse side)

14
DG
CA # 0073-
37302

5. Has the transferor ever held any of the following in regard to this real property?
- (A) Permits for discharges of wastewater to waters of Indiana. Yes No
 - (B) Permits for emission to the atmosphere. Yes No
 - (C) Permits for any waste storage, waste treatment, or waste disposal operation. Yes No
6. Has the transferor ever discharged any wastewater (other than sewage) to a publicly owned treatment works? Yes No
7. Has the transferor been required to take any of the following actions relative to this property?
- (A) Filed an emergency and hazardous chemical inventory form pursuant to the federal Emergency Planning and Community Right-to-Know Act of 1986 (42 U.S.C. 11022). Yes No
 - (B) Filed a toxic chemical release form pursuant to the federal Emergency Planning and Community Right-to-Know Act of 1986 (42 U.S.C. 11023). Yes No
8. Has the transferor or any facility on the property or the property been the subject of any of the following state or federal governmental actions?
- (A) Written notification regarding known, suspected, or alleged contamination on or emanating from the property. Yes No
 - (B) Filing an environmental enforcement case with a court of the solid waste management board for which a final order or consent decree was entered. Yes No
 - (C) If the answer to question (B) was Yes, then indicate whether or not the final order or decree is still in effect for this property. Yes No
9. Environmental Releases During Transferor's Ownership.
- (A) Has any situation occurred at this site which results in a reportable "release" of any hazardous substances or petroleum as required under state or federal laws? Yes No
 - (B) Have any hazardous substances or petroleum which were released come into direct contact with the ground at this site? Yes No
- If the answers to question (A) and (B) are Yes, have any of the following actions or events been associated with a release on the property?
- Use of a cleanup contractor to remove or treat materials including soils, pavement, or other surficial materials?
 - Assignment of in-house maintenance staff to remove or treat materials including soils, pavement, or other surficial materials?
 - Sampling and analysis of soils?
 - Temporary or more long term monitoring of groundwater at or near the site?
 - Impaired usage of an on-site or nearby water well because of offensive characteristics of the water?
 - Coping with fumes from subsurface storm drains or inside basements?
 - Signs of substances leaching out of the ground along the base of slopes or at other low points on or immediately adjacent to the site?
10. Is the facility currently operating under a variance granted by the commissioner of the Indiana department of environmental management? Yes No
11. Is there any explanation needed for clarification of any of the above answers or responses? Yes No



B. Site Information Under Other Ownership or Operation

1. Provide the following information about the previous owner or about any entity or person to whom the transferor leased the property or with whom the transferor contracted for the management of the property:

Name _____

Type of business or property usage _____

2. If the transferor has knowledge, indicate whether the following existed under prior ownerships, leaseholds granted by the transferor, or other contracts for management or use of the property:

- Landfill Yes No
- Surface Impoundment Yes No
- Land Treatment Yes No
- Waste Pile Yes No
- Incinerator Yes No
- Storage Tank (Above Ground) Yes No
- Storage Tank (Underground) Yes No
- Container Storage Area Yes No
- Injection Wells Yes No
- Wastewater Treatment Units Yes No
- Septic Tanks Yes No
- Transfer Stations Yes No
- Waste Recycling Operations Yes No
- Waste Treatment Detoxification Yes No
- Other Land Disposal Area Yes No

IV. Certification

A. Based on my inquiry of those persons directly responsible for gathering the information, I certify that the information submitted is, to the best of my knowledge and belief, true and accurate.

Mortgagor/Transferor (type name as signed): KEVIN D LOVALL & CYNTHIA A LOVALL *Kevin D. Lovall Cynthia A. Lovall*

B. This form was delivered to me with all elements completed on Wells Fargo Financial Indiana, Inc. (type name as signed): KEVIN J SLIWA *[Signature]*

State of Indiana)
) ss.
 County of NEWTON)

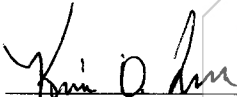
Before me, the undersigned, a Notary Public in and for said County, this 8TH day of MAY 2004, came KEVIN D LOVALL & CYNTHIA A LOVALL, and acknowledged the execution of the foregoing. Witness my hand and official seal.

Brenda M. Marquis
 Notary Public

Type name as signed: BRENDA M MARQUIS
 My Commission Expires: FEBRUARY 9, 2007
 This instrument was prepared by: KEVIN J SLIWA/WELLS FARGO FINANCIAL INDIANA, INC.

ADDENDUM A

LOT 10 AND THE NORTH 5 FEET OF LOT 9 IN BLOCK 1 IN GEORGE AND WILLIAMS EARLE'S SECOND SUBDIVISION, IN THE CITY OF HOBART, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 6 PAGE 45, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.


Kevin D. Lovall


Cynthia A. Lovall

