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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2004 048815

2004 JUN 10 AM 9:34

MORRIS W. CARTER
RECORDER

**WARRANTY DEED
(With Retention of Life Estate)**

For and in consideration of the sum of TEN (\$10.00) DOLLARS and other good and valuable consideration, the payment and receipt of which is acknowledged, Delma D. Haywood, a widow and not re-married, of Hammond, Indiana, hereafter designated as **Grantor**, subject to the conditions and exceptions hereafter set forth, **Conveys and Warrants** to Deborah White and Barbara Nicolai, of Hammond, Indiana, as Tenants in Common, each with a fifty (50%) percent undivided interest therein, hereafter designated as **Grantees**, the following described Real Estate located within Lake County, Indiana:

All of Lot Sixteen (16) and the South Eight Feet (8') of Lot Seventeen (17), Block Seven (7) , Forsythe Highland's 2nd Addition to Hammond, Indiana, as per Plat thereof, as recorded May 8, 1925, in Plat Book 18, Page 11, in the Office of the Recorder of Lake County, Indiana,

also known as 6831 Ridgeland Avenue, Hammond, Indiana 46324.

The above described conveyance is made subject to all real estate taxes due or payable thereon and all assessments, mortgages, liens, covenants, easements, restrictions and memorandum of record;

The above described conveyance is further made subject to the Grantor's retention, hereby reserved and stated, of a full legal and equitable Life Estate interest in the above described real estate, for the remainder of her life, which Life Estate shall be neither subject to liens nor claims of creditors, nor attachable, negotiable, transferable or assignable, without the written authorization and consent of the above named Grantees.

Send Tax Bills To: Barbara Nicolai, 7120 Knickerbocker Parkway, Hammond, Indiana 46323 Taxing Unit/Key Number: 26 33 0128 0016
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PLEASE NOTE: The transfer of title herein was consummated for estate planning purposes only, between related individuals, and only nominal legal consideration passed between the parties. Therefore, this document constitutes an **exempt transaction** under I.C. 6-1.1-5.5 and the consideration passing between grantor and grantees need not be disclosed.

In Confirmation, the Grantor executes her signature on the 28th Day of May, 2004.

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

JUN 8 2004

STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR

Delma D. Haywood

Delma D. Haywood
Grantor

000780

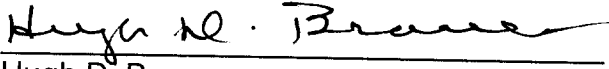
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SS

STATE OF INDIANA }
COUNTY OF LAKE } ss:

Delma D. Haywood, the above designated Grantor, personally appeared before me on the 28th Day of May, 2004, and acknowledged under oath the execution of the above Warranty Deed to be her voluntary act and deed for the uses and purposes therein set forth, and at the time of said acknowledgement appeared to be in full possession of her mental faculties.

In Confirmation, I execute my signature and affix my Official Notarial Seal.



Hugh D. Brauer
Notary Public

My Commission Expires: September 2, 2006

My County of Residence: Lake

