

Environmental Disclosure Document for Transfer of Real Property



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County LAKE Date 12/24/2004
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 Received by

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

I. Property Identification

A. Address of property:

Street 12106 WEST 94TH PLACE City or town SAINT JOHN
 Township Permanent real estate index number

B. Legal description:

Section Township Range

Enter or attach complete legal description in this area:

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:
 Apartment building (6 units or less)
 Commercial apartment (over 6 units)
 Store, office, commercial building
 Industrial building
 Farm, with buildings
 Other (specify) SINGLE FAMILY RESIDENTIAL

II. Nature of Transfer

A. (1) Is this a transfer by deed or other instrument of conveyance? Yes No
 (2) Is this a transfer by assignment of over 25% of beneficial interest of a land trust? Yes No
 (3) A lease exceeding a term of 40 years? Yes No
 (4) A mortgage or collateral assignment of beneficial interest? Yes No
 (5) A contract for the sale of property? Yes No

B. (1) Identify Transferor:

Name and current address of Transferor 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. 41 US HWY 41 SCHERERVILLE IN 46375

III. Environmental Information

A. Regulatory Information During Current Ownership

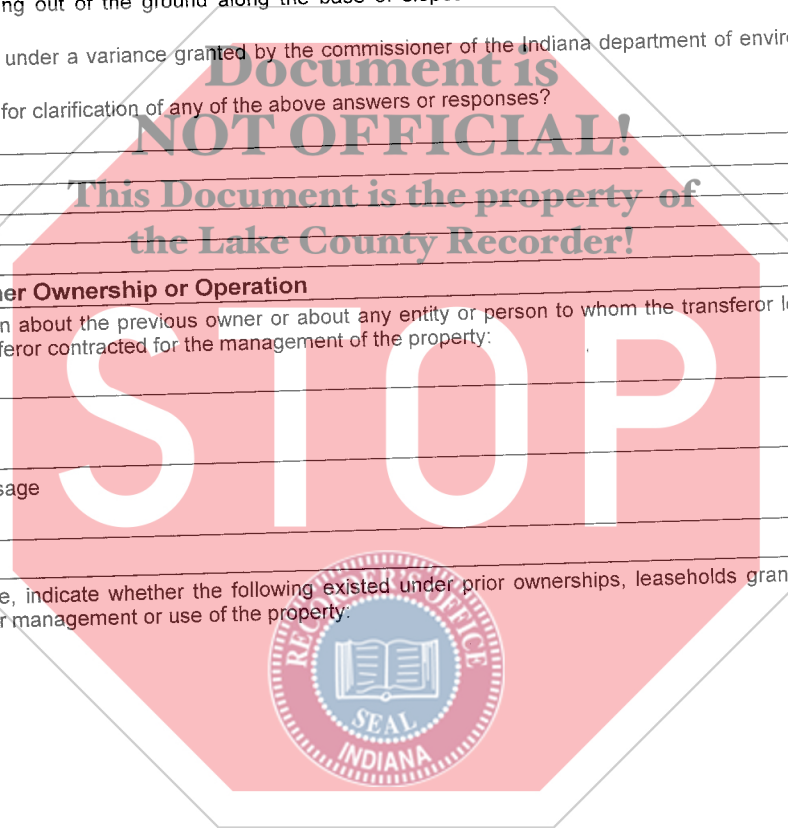
1. Has the transferor ever conducted operations on the property which involved the generation, manufacture, processing, transportation, treatment, storage, or handling of "hazardous waste," as defined by IC 13-7-1? This question does not apply to consumer goods stored or handled by a retailer in the 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. Yes 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? Yes 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? Yes 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?
 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

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.

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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?



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): BRYAN J MACK *Bryan J Mack*

B. This form was delivered to me with all elements completed on DECEMBER 24, 2004

Wells Fargo Financial Indiana, Inc. (type name as signed): TINA S KOESTNER *Tina S Koestner*

State of Indiana _____)

County of LAKE _____) ss.

Before me, the undersigned, a Notary Public in and for said County, this 24TH day of DECEMBER, 2004, came BRYAN J MACK, and acknowledged the execution of the foregoing. Witness my hand and official seal.

Christina S Koestner
Notary Public

Type name as signed: CHRISTINA S KOESTNER

My Commission Expires: JUNE 23, 2011

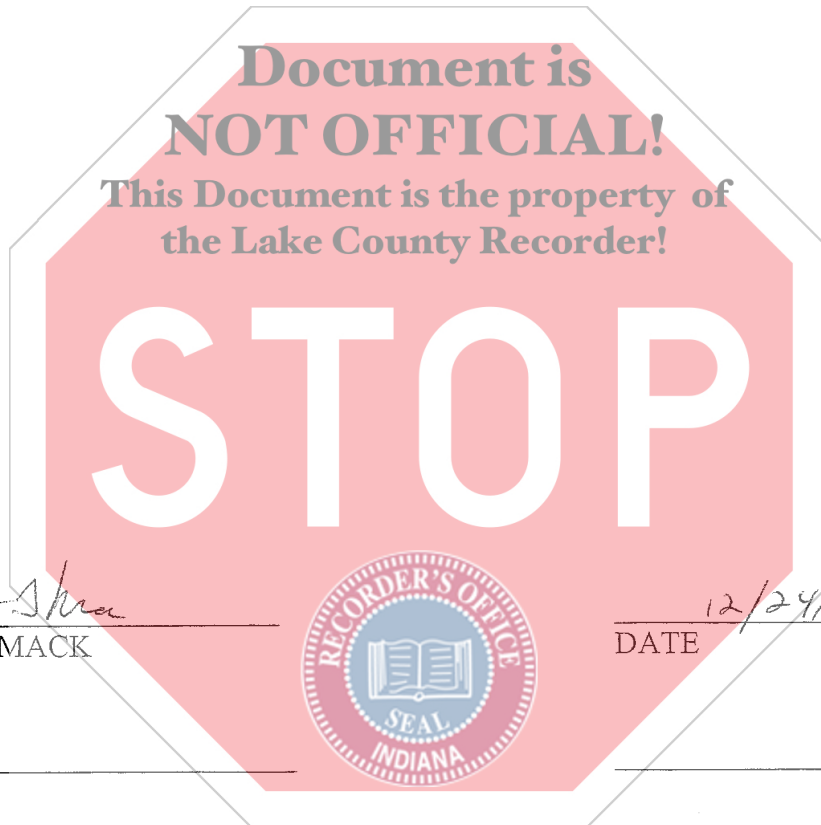
This instrument was prepared by: JEAN DOHMEIER



ADDENDUM A

LEGAL DESCRIPTION:

LOT 20, IN VILLA PARK ADDITION TO THE TOWN OF ST. JOHN, AS PER PLAT THEREOF
RECORDED IN PLAT BOOK 38, PAGE 95, IN THE OFFICE OF THE RECORDER OF LAKE
COUNTY, INDIANA.



Bry Mack
BRYAN J. MACK

12/24/04
DATE
