Send Tax bills to: 10023 Pheasant Lane

St. John, Indiana 46373

Taxing Unit No.: 22; Key No.: 12-174-13

TRUSTEES DEED

This Indenture Witnesseth, that CITIZENS FINANCIAL SERVICES, FSB, as Trustee, under the provision of a Trust Agreement dated November 5, 2003 and known as Trust Number 2400820, does hereby grant, bargain, sell and convey to:

DENNIS R. LOVETT and KATHLEEN J. LOVETT, Husband and Wife

for and in consideration of the sum ten dollars (\$10.00), and other good and valuable consideration, the receipt of which is hereby acknowledged, the following described real estate in Lake County, State of Indiana, to-wit:

Part of Lot 33 in Hunter's Run Phase Three, a Planned Unit Development in the Town of St. John, as per plat thereof, recorded in Plat Book 76, page 51, in the Office of the Recorder of Lake County, Indiana, more particularly described as follows: Commencing at the Southwest corner of said Lot 33; thence Northeasterly along a curve concave to the Northwest having a radius of 210.00 feet and an arc distance of 67.92 feet to the point of beginning; thence continuing along said curve an arc distance of 32.08 feet to the Northwest corner of said Lot 33; thence South 79 degrees 59 minutes 33 seconds East along the North line of said Lot 33, a distance of 130.24 feet to the Northeast corner of said Lot 33; thence South 00 degrees 03 minutes 35 seconds East along the East line of said Lot 33, a distance of 71.86 feet; thence North 65 degrees 02 minutes 12 seconds West, a distance of 150.34 feet to the point of beginning.

Commonly known as: 10023 Pheasant Lane, St. John, IN 46373

Subject to general taxes not due to payable, easements, covenants and restrictions of record, Declaration of Hunter's Run recorded as document no. 92065418, and building lines of record.

This Deed is executed pursuant to, and in the exercise of, the power and authority granted to and vested in the said Trustee by the terms of said Deed or Deeds in Trust delivered to the said Trustee in pursuance of the Trust Agreement above mentioned, and subject to all restrictions or record.

IN WITNESS WHEREOF, the said CITIZENS FINANCIAL SERVICES, FSB, as Trustee, a Corporation, has caused this Deed to be signed by its Senior Vice President - Corporate Counsel and attested by its Vice President - Corporate Secretary this 4th day of January, 2005.

CITIZENS FINANCIAL SERVICES, FSB, as Trustee

ATTEST

Vice President - Corporate Secretary

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

Senior Vice President - Corporate Gennsel R. STIGLICH

LAKE COUNTY AUDITOR

STATE OF INDIANA, COUNTY OF LAKE:

Before me, a Notary Public, in and for said County and State, personally appeared Brian L. Goins, Senior Vice President - Corporate Counsel and Monica F. Sullivan, Vice President - Corporate Secretary of CITIZENS FINANCIAL SERVICES, FSB, who acknowledged the execution of the forgoing instrument as the free and voluntary act of said corporation, and as their free and voluntary act, acting for such corporation, as Trustee.

Witness my hand and seal this 4th day of January, 2005.

My Commission Expires:

County of Residence: Lake

This instrument was prepared by Brian L. Goins, 707 Ridge Road, Munster, Indiana, Attorney No. 8616-45

TICOR TITLE INSURANCE 2050-45TH AVE. HIGHLAND, IN 46322

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