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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2005 002767

2005 JAN 14 10:18:00

MICHAEL A. ...
RECORDER

Bankers Title

Mail Tax Bills to: 1340 E 6th ST
Hobart, IN 46342

Key No. 27-18-0256-0066

WARRANTY DEED
(CORPORATE)

40379BR

This indenture witnesseth that **HFS BANK, F.S.B.**, a United States Corporation, of Lake County, State of Indiana, conveys and warrants to **MISTI WILSON** of Lake County, Indiana, for and in consideration of Ten Dollars (\$10.00) and other good and valuable consideration the receipt whereof is hereby acknowledged, the following Real Estate in Lake County in the State of Indiana, to wit:

LOT 169 IN SENDAHL'S WOOD-DALE ADDITION, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 31, PAGE 16, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

Commonly known as 1340 E. 6TH Street, Hobart, Indiana 46342

Subject To: All unpaid real estate taxes and assessments for 2003 payable in 2004 and for all real estate taxes and assessments for all subsequent years.

Subject To: All easements, conditions, restrictions, covenants, limitations and building setback lines contained in prior instruments of record, and for all building and zoning ordinances.

Grantor expressly limits said warranty only against the acts of the Grantor and all persons claiming by, through or under the Grantor.

Grantor hereby certifies under oath that no Indiana gross income tax is due at this time by virtue of this Deed. The undersigned persons(s) executing this deed represent(s) and certify (certifies) on behalf of the Grantor, that (each of) the undersigned, is an Officer of the Grantor and has been fully empowered by proper resolution, or by the by-laws of the Grantor, to execute and deliver this deed; that the Grantor is a United States Corporation in good standing, and that the Grantor has full capacity to convey the real estate described; and that all necessary action for the making of this conveyance has been duly taken.

Dated this 10th day of January, 2005.

HFS BANK, F.S.B., a United States Corporation

By: Laura Niedbala
LAURA NIEDBALA, Vice President

Attest: Karen L. Nagy
KAREN L. NAGY, Secretary

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

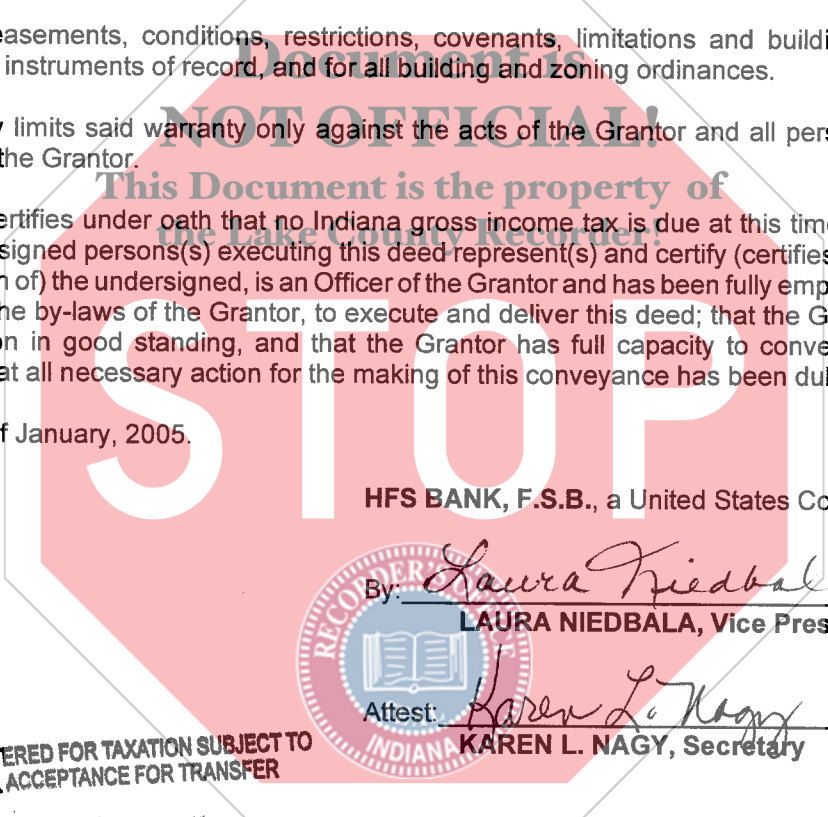
JAN 13 2005

STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR

000594

CT
16-W
PA

Chicago Title Insurance Company



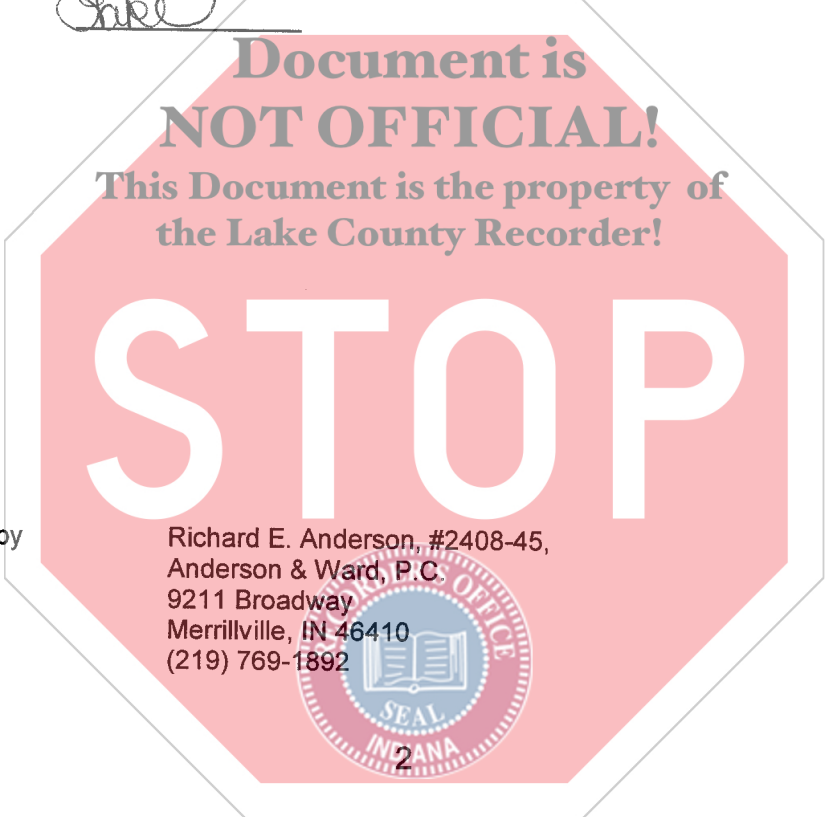
STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, this 10th day of January, 2005 personally appeared: **Laura Niedbala and Karen L. Nagy**, the Vice President and Secretary respectively of HFS Bank, F.S.B., a United States Corporation, swearing to the truth of the statements made therein pertaining to the Gross Income Tax, and acknowledged the execution of the foregoing Deed.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

Richard E. Anderson
Notary Public

My Commission Expires: Oct 14, 2007
County of Residence: lake



This instrument prepared by