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SEND TAX STATEMENTS TO:

Saul I. Ruman and Beverlee Ruman
5261 Hohman Avenue
Hammond, IN 46320

2005 005525

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2005 JAN 25 AM 11:55

MICHAEL A. BROWN
RECORDER

TRUSTEE'S DEED

THIS INDENTURE WITNESSETH, that BANK ONE TRUST COMPANY, N.A. under the provisions of a Trust Agreement dated June 27, 1977, and known as Trust Number P-5813 in Lake County, in the State of Indiana, conveys, releases and quitclaims to Saul I. Ruman and Beverlee Ruman, as joint tenants, of Lake County, Indiana, for and in consideration of 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, in the State of Indiana, to wit:

15-128-32

The South 100 feet of the North 1182.95 feet of the West 400 feet of the Northeast Quarter of Section 29, Township 35 North, Range 8 West of the Second P.M., in Lake County, Indiana.

Subject to easements, liens, encumbrances and restrictions of record.

It is expressly understood and agreed by the parties hereto, anything herein to the contrary notwithstanding, that each and all of the covenants, undertakings, representations and agreements herein made are made and intended not as personal covenants, undertakings, representations and agreements of the Trustee, individually, or for the purpose of binding it personally, but this instrument is executed and delivered by BANK ONE TRUST COMPANY, N.A. formerly NBD Bank, N.A., formerly known as Gainer Bank, N.A. Successor by Merger to Gary National Bank, Hoosier State Bank, The Commercial Bank, and Northern Indiana Bank and Trust, and INB National Bank, f/k/a INB National Bank Northwest, f/k/a Lowell National Bank, as Trustee, solely in the exercise of the powers conferred upon it as such Trustee under said agreement and no personal liability or personal responsibility is assumed by, nor shall at any time be asserted or enforced against the BANK ONE TRUST COMPANY, N.A. formerly NBD Bank, N.A. or its Successive Interests on account hereof, or on account of any covenant, undertaking, representation, warranty or agreement herein contained, either expressed or implied, all such personal liability, if any, being hereby expressly waived and released by the parties hereto or holder hereof, and by all persons claiming by or through or under said parties or holder hereof.

It is further understood that the aforesaid Trustee has no right or power whatsoever to manage, control or operate the associated property in any way or to any extent and is not entitled at any time to share or receive for any purpose, directly or indirectly, the rents, issues, profits or proceeds of the property or any lease or sale or any disposition thereof.

**DAILY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER**

JAN 25 2005

**STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR**

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AD

It is also understood and agreed that said Trustee merely holds naked title to the property, and that nothing contained herein shall be construed as creating any liability on BANK ONE TRUST COMPANY, N.A., or its Successive Interests, personally under the provisions of the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA), OR THE Indiana Responsible Property Transfer Law (the Act) as amended from time to time or any other Federal, State or local law, rule or regulation. BANK ONE TRUST COMPANY, N.A., personally is not a "Transferor" under the Act and makes no representations concerning any possible environmental defects.

IN WITNESS WHEREOF, the said **BANK ONE TRUST COMPANY, N.A.**, as Trustee of aforesaid Trust has caused this Deed to be signed by Martin C. Terry, and attested by Alexander A. Koleff and its corporate seal to be hereunto affixed this 21st day of January, 2005.

BANK ONE TRUST COMPANY, N.A.
AS TRUSTEE

BY: Martin C. Terry
Martin C. Terry
First Vice President

ATTEST:

Alexander A. Koleff
Alexander A. Koleff
Assistant Vice President

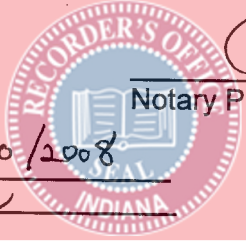
State of Indiana

County of Lake

**This Document is the property of
the Lake County Recorder!**

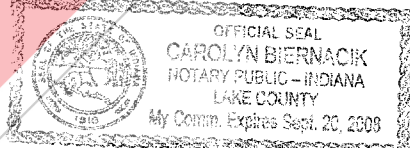
Before me, a Notary Public, in and for said County and State, this 21st day of January, 2005, personally appeared Martin C. Terry and Alexander A. Koleff of Bank One Trust Company, NA., who acknowledged the execution of the foregoing instrument as the free and voluntary act of said corporation.

GIVEN under my hand and notarial seal this 21st day of January, 2005.



Carol Biernacki
Notary Public

My Commission Expires: 9/20/2008
County of Residence: Lake



This Instrument Prepared By: James L. Clement, Jr., LUCAS, HOLCOMB & MEDREA, LLP, Easton Court, 300 East 90th Drive, Merrillville, Indiana 46410, Telephone: (219) 769-3561