STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

Send Tax bills to: **George Kochis** 1544 45th Street Munster, IN 46321 2005 005756

2005 JAN 26 AM 9: 13

MICHAEL A. BROWN RECORDER

TRUSTEES DEED

This Indenture Witnesseth, that CITIZENS FINANCIAL SERVICES, FSB, as Trustee under Trust Agreement dated February 23, 2001, and known as Trust Number 2400430 (CFS Trust 2400430), does hereby grant, bargain, sell and convey to:

GEORGE KOCHIS

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 the Southwest 1/4 of Section 28, Township 36 North, Range 7 West of the 2nd Principal Meridian described as follows: Beginning at a point 285 feet West and 175 North (as measured on a line parallel with the East line of the Southwest 1/4 of the Southwest 1/4 of said Section) from the Southeast corner of the Southwest 1/4 of the Southwest 1/4 said Section: thence North and parallel with the East line of the Southwest 1/4 of the Southwest 1/4 of said section, a distance of 170 feet; thence West and parallel with the South line of said Section, a distance of 110 feet; thence South and parallel with the East line of the Southwest 1/4 of the Southwest 1/4 of said section, a distance of 170 feet; thence East 110 feet to the place of beginning, in Lake County, Indiana. 17-9-59(27)

Commonly known as: 21 Cleveland Terrace, Hobart, IN 46342

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 United States Corporation, has caused this Deed to be signed by its Senior Vice President - Corporate Counsel and attested by its Vice President - Corporate Secretary this 18th day of January, 2005.

CITIZENS FINANCIAL SERVICES, FSB, as Trustee

ATTEST:

Monica F. Sullivan

Vice President - Corporate Secretary

Brian L. Goins

Senior Vice President - Corporate Counsel

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 18TH day of January, 2005.

My Commission Expires: 06/29/07

County of Residence: Lake

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

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

JAN 25 2005

STEPHEN R. STIGLICH LAKE COUNTY AUDITOR

TICOR TITLE INSURANCE 2050-45TH AVE. HIGHLAND, IN 46322 92 004 9178