STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

2005 046109

2005 JUN - 6 AM 10: 46

MICHAEL A BROWN RECORDER

Send Tax bills to: Citizens Einancial Services, FSB Trust #830 707 Ridge Road Munster, IN-46321

3738 Sanovsky St Kobart In 46342

TRUSTEES DEED

470- 1631 LKOB

This Indenture Witnesseth, that CITIZENS FINANCIAL SERVICES, FSB, as Trustee under Trust Agreement dated October 22, 2004, and known as Trust Number 830, does hereby grant, bargain, sell and convey to:

DORA I. ARROYO

ocument is 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:

Lot 5, except the South 38 feet thereof, all of Lot 4 and the South 12 feet of Lot 3, Block 5, Ridgewood Addition to Gary, as shown in Plat Book 8, Page 14, in Lake County, Indiana.

Commonly known as: 3832 Sandusky St., Hobart, IN 46342

K# 27-18-0133-0004

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 May, 2005.

CITIZENS EINANCIAL SERVICES, FSB, as Trustee

Moniça F. Sullivan

ATTES 7

Vice President – Corporate Secretary

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 May, 2005.

My Commission Expires: 06/29/07

County of Residence: Lake

Notary Public

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

JUN - 6 2005

HOLD FOR MERIDIAN TITLE CORP

1631405

STEPHEN R. STIGLICH LAKE COUNTY AUDITOR