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2006 015073

LAKE COUNTY  
FILED FOR RECORD

2006 FEB 07 AM 9:16

LAKE COUNTY TOWN

**RECORDATION REQUESTED BY:**

Great Lakes Bank, NA  
13057 S. Western Avenue  
Blue Island, IL 60406

**WHEN RECORDED MAIL TO:**

Great Lakes Bank, NA  
Mortgage Center  
11346 S. Cicero Avenue  
Alsip, IL 60803

**SEND TAX NOTICES TO:**

Ryan Parzygnat  
Cedar Lake Conference Assoc.  
13701 Lauerman Street  
P.O. Box 665  
Cedar Lake, IN 46303

**LANDLORD'S ESTOPPEL CERTIFICATE**

THIS LANDLORD'S ESTOPPEL CERTIFICATE dated February 17, 2006, is made and executed among Ryan Parzygnat; a single man, never married, whose address is 2649 Indiana, Lansing, IL 60438 ("Grantor"); Great Lakes Bank, NA; 13057 S. Western Avenue; Blue Island, IL 60406 ("Lender"); and Cedar Lake Conference Association, 13701 Lauerman Street, P.O. Box 665, Cedar Lake, IN 46303 ("Landlord").

Grantor and Lender have entered into, or are about to enter into, a financial transaction whereby Lender has acquired or will acquire a security interest or other lien on Grantor's leasehold interest in the Property described below.

To induce Lender to extend one or more loans or other financial accommodations to Grantor against such security interest in the Property and for other valuable consideration, with knowledge that Lender is relying thereon, Landlord and Grantor hereby agree with Lender as follows:

**THE LEASE.** Landlord has leased the Property to Grantor pursuant to a lease (the "Lease") dated September 9, 1990, which was recorded as follows: Lease Recorded November 27, 2000 in the Office of the Lake County Recorder as Document No. 2000 086200 and the Assignment of the Lease Recorded \_\_\_\_\_, 2006 in the Office of the Lake County Recorder as Document No. 2006 015072. The following information is a summary of the basic terms and conditions of the Lease: Rent in the amount of \$0.00 per month for a term of 99 years.

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**LANDLORD'S ESTOPPEL CERTIFICATE  
(Continued)**

Loan No: 20060786

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**REAL PROPERTY DESCRIPTION.** The Lease covers the following described real property, together with all improvements thereon (the "Real Property") located in Lake County, State of Indiana:

See EXHIBIT "A", which is attached to this Certificate and made a part of this Certificate as if fully set forth herein.

The Real Property or its address is commonly known as 13701 Lauerman, Unit 9, Cedar Lake, IN 46303. The Real Property tax identification number is 30-24-11-48.

**ESTOPPEL.** Landlord and Grantor hereby jointly and severally represent and warrant to Lender that:

**Lease in Effect.** The Lease (i) has been duly executed and accepted by Landlord and Grantor, (ii) is in full force and effect, and (iii) has not been modified or changed, either in writing or orally, except as reflected in the copy of the Lease provided to Lender.

**No Default.** As of the date of this Certificate, (i) all conditions and obligations to be performed by either Landlord or Grantor under the Lease, to the date hereof, have been satisfied; (ii) there exists no breach, default, or event or condition which, the giving of notice or the passage of time, or both, would constitute such a breach or default under the Lease; and (iii) there are no existing claims, defenses or offsets against obligations of either Landlord or Grantor under the Lease, including any against rents due or to become due under the terms of the Lease.

**Entire Agreement.** The Lease constitutes the entire agreement between Landlord and Grantor with respect to the Lease of the Property.

**No Prepaid Rent.** No deposits or prepayments of rent have been made in connection with the Lease, except as may be described above in the summary description of the Lease.

**AGREEMENTS.** Landlord and Grantor hereby jointly and severally agree with Lender that, during all such times as Lender is the beneficiary of the security interest in the Property described above:

**Modification, Termination and Cancellation.** Landlord and Grantor will not consent to any modification, termination or cancellation of the Lease unless Lender first consents thereto in writing.

**Notice of Default.** Landlord will notify Lender in writing concurrently with any notice given to Grantor of any breach or default on the part of Grantor under the Lease, and Landlord agrees that Lender shall have the right (but not the obligation) to cure any breach or default specified in such notice within the time periods set forth below and Landlord will not declare a default of the Lease, if Lender cures such default within thirty (30) days from and after expiration of the time period provided in the Lease for the cure thereof by Grantor; provided, however, that if such default cannot with diligence be cured by Lender within such thirty (30) day period, the commencement of action by Lender within such thirty (30) day period to remedy the same shall be deemed sufficient so long as Lender pursues such cure with diligence.

**MISCELLANEOUS PROVISIONS.** This Certificate shall extend to and bind the respective heirs, personal representatives, successors and assigns of the parties to this Certificate. This Certificate shall be governed by and construed in accordance with the laws of the State of Indiana. If Landlord is other than an individual, any agent or other person executing this Certificate on behalf of Landlord represents and warrants to Lender that he or she has full power and authority to execute this Certificate on Landlord's behalf. Lender shall not be deemed to have waived any rights under this Certificate unless such waiver is in writing and signed by Lender. No delay or omission on the part of Lender in exercising any right shall operate as a waiver of such right or any other right. A waiver by Lender of a provision of this Certificate shall not constitute a waiver of or prejudice Lender's right otherwise to demand strict compliance with that provision or any other provision.

LANDLORD'S ESTOPPEL CERTIFICATE  
(Continued)

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GRANTOR AND LANDLORD EACH ACKNOWLEDGE HAVING READ ALL THE PROVISIONS OF THIS LANDLORD'S ESTOPPEL CERTIFICATE, AND EACH AGREES TO ITS TERMS. THIS CERTIFICATE IS DATED FEBRUARY 17, 2006.

GRANTOR:

x Ryan Parzygnet 2-17-06  
Ryan Parzygnet/Individually Date

LANDLORD:

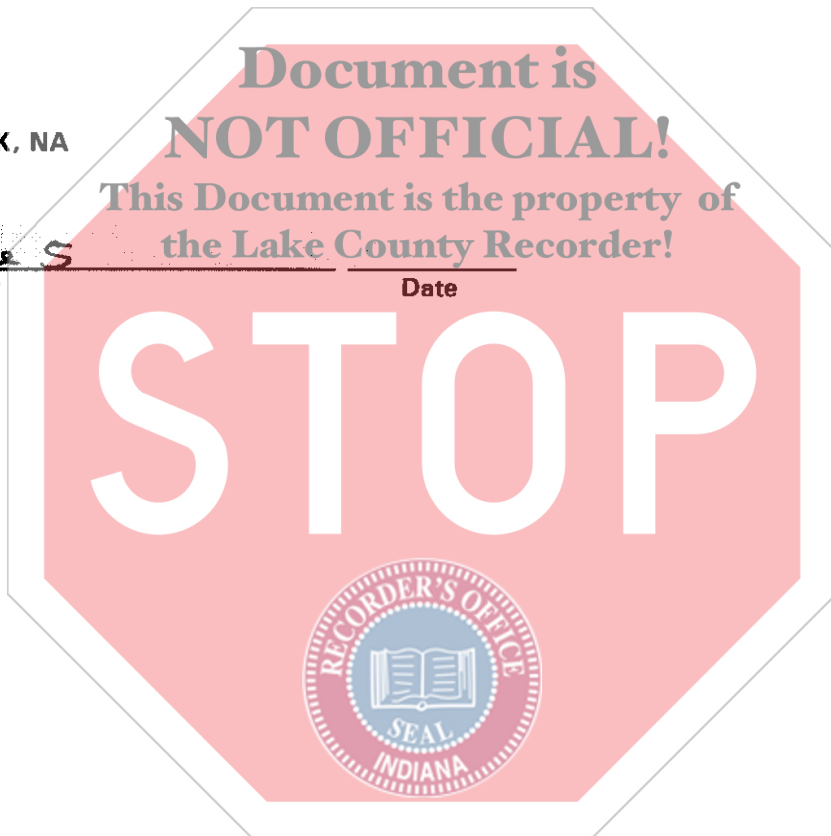
CEDAR LAKE CONFERENCE ASSOCIATION

By: William J. Emery 2-16-06  
Signature for Cedar Lake Conference Association Date

LENDER:

GREAT LAKES BANK, NA

x See Page 5           
Authorized Officer Date



LANDLORD'S ESTOPPEL CERTIFICATE  
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

STATE OF Indiana )  
 ) SS  
COUNTY OF Lake )

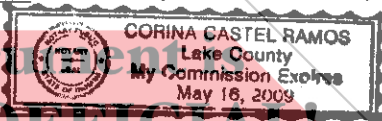
On this day before me, the undersigned Notary Public, personally appeared **Ryan Parzygnat, a single man, never married**, to me known to be the individual described in and who executed the Landlord's Estoppel Certificate, and acknowledged that he or she signed the Certificate as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this 17th day of Feb., 20 06.

By [Signature] Residing at Lake

Corina Castel Ramos

Notary Public in and for the State of Indiana My commission expires 5/16/09



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

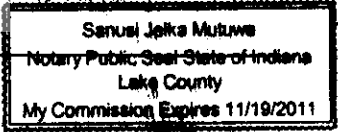
STATE OF Indiana )  
 ) SS  
COUNTY OF Lake )

On this sixteenth day of February, 20 06, before me, the undersigned Notary Public, personally appeared \_\_\_\_\_

and known to me to be (an) authorized agent(s) of the corporation that executed the Landlord's Estoppel Certificate and acknowledged the Certificate to be the free and voluntary act and deed of the corporation, by authority of its Bylaws or by resolution of its board of directors, for the uses and purposes therein mentioned, and on oath stated that he or she/they is/are authorized to execute this Certificate and in fact executed the Certificate on behalf of the corporation.

By SANUSI MUTUWA [Signature] Residing at Cedar Lake, Lake County.

Notary Public in and for the State of IN My commission expires \_\_\_\_\_



LANDLORD'S ESTOPPEL CERTIFICATE  
(Continued)

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Page 5

GRANTOR AND LANDLORD EACH ACKNOWLEDGE HAVING READ ALL THE PROVISIONS OF THIS LANDLORD'S ESTOPPEL CERTIFICATE, AND EACH AGREES TO ITS TERMS. THIS CERTIFICATE IS DATED FEBRUARY 17, 2006.

GRANTOR:

X See Page 3  
Ryan Parzygnat, Individually Date

LANDLORD:

CEDAR LAKE CONFERENCE ASSOCIATION

By: See Page 3  
Signature for Cedar Lake Conference Association Date

LENDER:

GREAT LAKES BANK, NA

X Marcia J. Amundson  
Authorized Officer Date 2/17/06



LANDLORD'S ESTOPPEL CERTIFICATE  
(Continued)

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INDIVIDUAL ACKNOWLEDGMENT

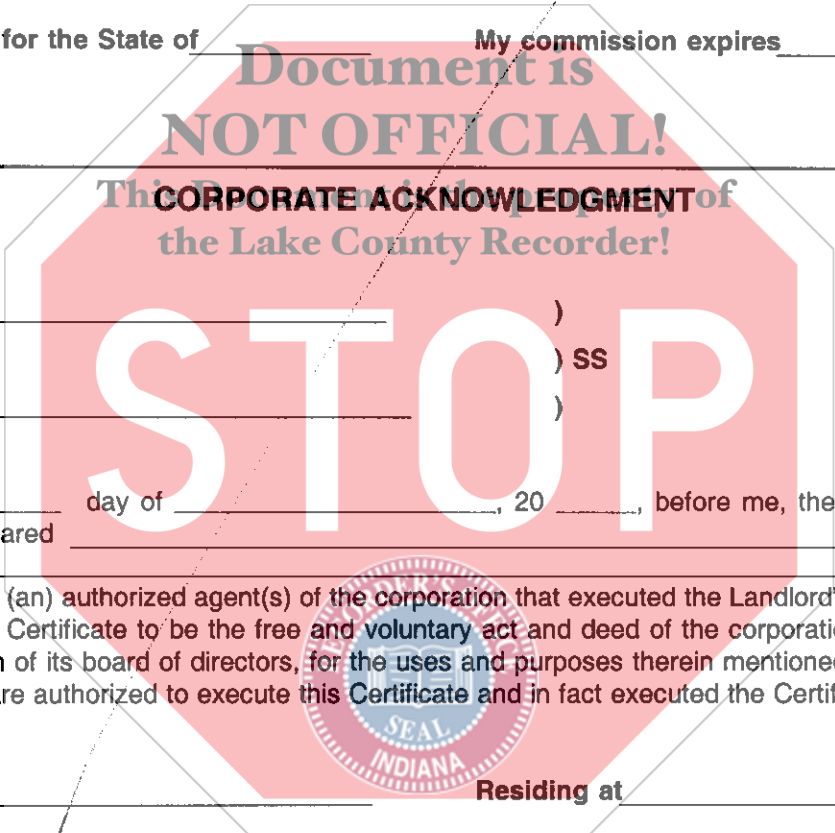
STATE OF \_\_\_\_\_ )  
 ) SS  
COUNTY OF \_\_\_\_\_ )

On this day before me, the undersigned Notary Public, personally appeared **Ryan Parzygnat, a single man, never married**, to me known to be the individual described in and who executed the Landlord's Estoppel Certificate, and acknowledged that he or she signed the Certificate as his or her free and voluntary act and deed, for the uses and purposes therein mentioned.

Given under my hand and official seal this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_\_

By \_\_\_\_\_ Residing at \_\_\_\_\_

Notary Public in and for the State of \_\_\_\_\_ My commission expires \_\_\_\_\_



STATE OF \_\_\_\_\_ )  
 ) SS  
COUNTY OF \_\_\_\_\_ )

On this \_\_\_\_\_ day of \_\_\_\_\_, 20 \_\_\_\_\_, before me, the undersigned Notary Public, personally appeared \_\_\_\_\_,

and known to me to be (an) authorized agent(s) of the corporation that executed the Landlord's Estoppel Certificate and acknowledged the Certificate to be the free and voluntary act and deed of the corporation, by authority of its Bylaws or by resolution of its board of directors, for the uses and purposes therein mentioned, and on oath stated that he or she/they is/are authorized to execute this Certificate and in fact executed the Certificate on behalf of the corporation.

By \_\_\_\_\_ Residing at \_\_\_\_\_

Notary Public in and for the State of \_\_\_\_\_ My commission expires \_\_\_\_\_

LANDLORD'S ESTOPPEL CERTIFICATE  
(Continued)

Loan No: 20060786

LENDER ACKNOWLEDGMENT

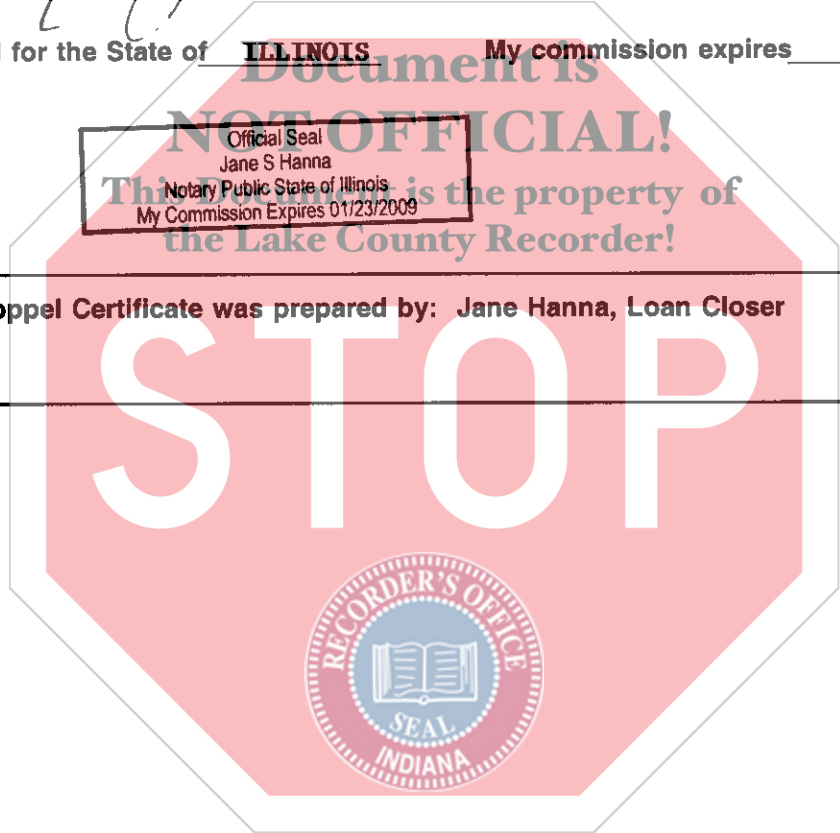
STATE OF ILLINOIS )  
 ) SS  
COUNTY OF COOK )

On this 17TH day of FEBRUARY, 20 06, before me, the undersigned Notary Public, personally appeared MARCIA KAVANAUGH and known to me to be the MORTGAGE LOAN OFFICER, authorized agent for the Lender that executed the within and foregoing instrument and acknowledged said instrument to be the free and voluntary act and deed of the said Lender, duly authorized by the Lender through its board of directors or otherwise, for the uses and purposes therein mentioned, and on oath stated that he or she is authorized to execute this said instrument and that the seal affixed is the corporate seal of said Lender.

By Jane Hanna Residing at ALSIP, IL

Notary Public in and for the State of ILLINOIS My commission expires 1/25/09

Official Seal  
Jane S Hanna  
Notary Public State of Illinois  
My Commission Expires 01/23/2009



This Landlord's Estoppel Certificate was prepared by: Jane Hanna, Loan Closer

EXHIBIT "A"

LEGAL DESCRIPTION PARCEL A:

BEING PART OF THE SOUTHEAST QUARTER OF SECTION 27, TOWNSHIP 34 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN AND ALSO BEING LOT 16, 17, 18 & WESTERLY 2.00' OF LOT 19 AND AN AREA SHOWN ON A UNRECORDED PLAT OF THE CEDAR LAKE CONFERENCE GROUNDS BY F.L. KNIGHT AND SONS, DATED APRIL 17, 1923 AND REVISED APRIL 1, 1925 IN THE TOWN OF CEDAR LAKE, LAKE COUNTY, INDIANA, AND MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF THE SOUTHWEST QUARTER OF SAID SECTION, SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST, 2657.8 FEET FROM THE NORTHWEST CORNER OF SAID SECTION (BASED ON THE WEST LINE OF SAID SECTION LENGTH OF 5316.6 FEET AS MEASURED OCTOBER 26, 1998 AND ON FEBRUARY 10, 1993 BETWEEN FOUND LAKE COUNTY SURVEYOR'S MONUMENTS AND AN ASSUMED BEARING OF SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST ALONG THE NORTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 2465.08 FEET TO THE INTERSECTION WITH A WESTERLY LINE OF A STREET LABELED AS FOREST DRIVE ON SAID KNIGHT PLAT. (ALL OF THE FOLLOWING COURSES, DISTANCES AND PARALLEL LINES ARE BASED ON MAY 17, 2000 AND ALSO AUGUST 12, 2002 FIELD MEASUREMENTS OF FOUND MONUMENTATION AT LOT AND BLOCK CORNERS OF SAID KNIGHT PLAT) SAID LINE BEING PARALLEL WITH AND 14' FEET WESTERLY AS MEASURED BY PERPENDICULAR MEASUREMENT TO THE WESTERLY LINE OF BLOCKS 1,4,5,6,7, & 8 AS SHOWN ON SAID KNIGHT PLAT AND BASED ON SAID FOUND MONUMENTATION; THENCE SOUTH 03 DEGREES 51 MINUTES 42 SECONDS EAST ON THE LAST DESCRIBED LINE A DISTANCE OF 1051.45 FEET TO THE INTERSECTION WITH THE SOUTHERLY LINE OF THE UNRECORDED PLAT OF CEDAR LAKE CONFERENCE GROUNDS AFORESAID, SAID LINE ALSO BEING THE NORTHERLY LINE OF LAKE SHORE ADDITION RECORDED IN PLAT BOOK 20 PAGE 9; THENCE NORTH 65 DEGREES 12 MINUTES 45 SECONDS EAST ON THE LAST DESCRIBED LINE A DISTANCE OF 569.45 FEET TO A POINT, SAID POINT BEING ON THE SOUTHEASTERLY PROLONGATION OF THE WESTERLY LINE OF SAID LOT 16 IN BLOCK 1 AFORESAID; THENCE NORTH 24 DEGREES 43 MINUTES 08 SECONDS WEST ON THE LAST DESCRIBED LINE A DISTANCE OF 13.39 FEET TO THE POINT OF BEGINNING OF THE FOLLOWING DESCRIBED PARCEL TAKEN AS A TRACT; THENCE CONTINUING NORTHWESTERLY ON THE LAST DESCRIBED LINE, A DISTANCE OF 146.00 FEET TO A POINT; THENCE NORTH 65 DEGREES 16 MINUTES 52 SECONDS EAST ON A LINE 66.00 FEET NORTHWESTERLY (MEASURED AT 90 DEGREES AND PARALLEL TO THE NORTH LINES OF BLOCK 1 IN AFORESAID UNRECORDED SUBDIVISION), A DISTANCE OF 83.00 FEET TO A POINT, THENCE SOUTH 24 DEGREES 43 MINUTES 08 SECONDS EAST ON THE NORTHWESTERLY PROLONGATION OF THE EAST LINE OF THE WEST 2.0 FEET OF LOT 19 IN BLOCK 1 IN AFORESAID UNRECORDED SUBDIVISION, A DISTANCE OF 146.00 FEET TO A POINT; THENCE SOUTH 65 DEGREES 12 MINUTES 45 SECONDS WEST, A DISTANCE OF 83.00 FEET TO THE POINT OF BEGINNING, ALL IN THE TOWN OF CEDAR LAKE, LAKE COUNTY, INDIANA

LEGAL DESCRIPTION PARCEL B:

AN EASEMENT FOR INGRESS EGRESS BEING IN THE SOUTHWEST & SOUTHEAST QUARTERS OF SECTION 27, TOWNSHIP 34 NORTH, RANGE 9 WEST OF THE SECOND PRINCIPAL MERIDIAN AND ALSO BEING PART OF FOREST DRIVE AS SHOWN ON AN UNRECORDED PLAT OF THE CEDAR LAKE CONFERENCE GROUNDS BY F.L. KNIGHT AND SONS, DATED APRIL 17, 1923 AND REVISED APRIL 1, 1925 IN THE TOWN OF CEDAR LAKE, LAKE COUNTY, INDIANA AND MORE PARTICULARLY DESCRIBED AS FOLLOWS: COMMENCING AT THE NORTHWEST CORNER OF THE SOUTHWEST QUARTER OF SAID SECTION, SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST, 2657.8 FEET FROM THE NORTHWEST CORNER OF SAID SECTION (BASED ON THE WEST LINE OF SAID SECTION LENGTH OF 5316.6 FEET AS MEASURED OCTOBER 26, 1998 AND ON FEBRUARY 10, 1993 BETWEEN FOUND LAKE COUNTY SURVEYOR'S MONUMENTS AND AN ASSUMED BEARING OF SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST ALONG THE NORTH LINE OF THE SOUTHWEST QUARTER OF SAID SECTION 2465.08 FEET TO THE INTERSECTION WITH A WESTERLY LINE OF A STREET LABELED AS FOREST DRIVE ON SAID KNIGHT PLAT, (ALL OF THE FOLLOWING COURSES, DISTANCES AND PARALLEL LINES ARE BASED ON MAY 17, 2000 AND ALSO AUGUST 12, 2002 FIELD MEASUREMENTS OF FOUND MONUMENTATION AT LOT AND BLOCK CORNERS OF SAID KNIGHT



EXHIBIT "A"

PLAT) SAID LINE BEING PARALLEL WITH AND 14' FEET WESTERLY AS MEASURED BY PERPENDICULAR MEASUREMENT TO THE WESTERLY LINE OF BLOCKS 1,4,5,6,7, & 8 AS SHOWN ON SAID KNIGHT PLAT AND BASED ON SAID FOUND MONUMENTATION; THENCE SOUTH 03 DEGREES 51 MINUTES 42 SECONDS EAST ON THE LAST DESCRIBED LINE A DISTANCE OF 880.90 TO THE POINT OF BEGINNING; THENCE NORTH 81 DEGREES 07 MINUTES 19 SECONDS EAST, A DISTANCE OF 120.09 FEET; THENCE SOUTH 88 DEGREES 24 MINUTES 02 SECONDS EAST, A DISTANCE OF 65.54 FEET; THENCE NORTH 84 DEGREES 47 MINUTES 07 SECONDS EAST, A DISTANCE OF 44.29 FEET; THENCE NORTH 56 DEGREES 08 MINUTES 38 SECONDS EAST, A DISTANCE OF 38.78 FEET; THENCE NORTH 40 DEGREES 14 MINUTES 58 SECONDS EAST, A DISTANCE OF 59.09 FEET; THENCE NORTH 37 DEGREES 21 MINUTES 58 SECONDS EAST, A DISTANCE OF 92.92 FEET; THENCE NORTH 44 DEGREES 19 MINUTES 27 SECONDS EAST, A DISTANCE OF 121.93 FEET; THENCE NORTH 51 DEGREES 45 MINUTES 52 SECONDS EAST, A DISTANCE OF 43.94 FEET; THENCE SOUTH 24 DEGREES 43 MINUTES 08 SECONDS EAST, A DISTANCE OF 51.22 FEET TO A POINT, SAID POINT BEING ON A LINE 66 FEET NORTHWESTERLY OF THE NORTH LINE OF SAID BLOCK 1 IN UNRECORDED PLAT OF THE CEDAR LAKE CONFERENCE GROUNDS AFORESAID ; THENCE SOUTH 65 DEGREES 18 MINUTES 52 SECONDS WEST ON THE LAST DESCRIBED LINE, A DISTANCE OF 36.79 FEET; THENCE NORTH 24 DEGREES 43 MINUTES 08 SECONDS WEST, A DISTANCE OF 21.80 FEET; THENCE SOUTH 44 DEGREES 19 MINUTES 27 SECONDS WEST, A DISTANCE OF 119.41 FEET; THENCE SOUTH 37 DEGREES 21 MINUTES 58 SECONDS WEST, A DISTANCE OF 92.20 FEET; THENCE SOUTH 40 DEGREES 14 MINUTES 58 SECONDS WEST, A DISTANCE OF 62.39 FEET; THENCE SOUTH 56 DEGREES 08 MINUTES 38 SECONDS WEST, A DISTANCE OF 46.68 FEET; THENCE SOUTH 84 DEGREES 47 MINUTES 07 SECONDS WEST, A DISTANCE OF 50.59 FEET; THENCE NORTH 88 DEGREES 24 MINUTES 02 SECONDS WEST, A DISTANCE OF 64.90 FEET; THENCE SOUTH 81 DEGREES 07 MINUTES 19 SECONDS WEST, A DISTANCE OF 120.01 FEET; THENCE NORTH 03 DEGREES 51 MINUTES 42 SECONDS WEST, A DISTANCE OF 20.08 FEET TO THE POINT OF BEGINNING. THE ABOVE DESCRIBED PARCEL CONTAINS 12,770 SQUARE FEET OR 0.293 ACRES MORE OR LESS.



### Declaration

This form is to be signed by the preparer of a document and recorded with each document in accordance with IC 36-2-7.5-5(a).

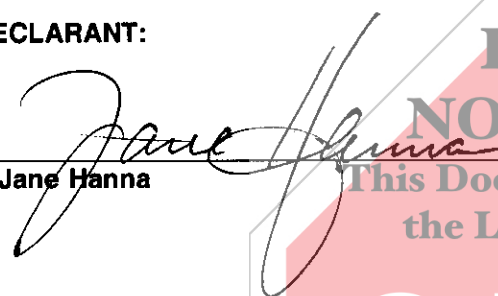
I, the undersigned preparer of the attached document, in accordance with IC 36-2-7.5, do hereby affirm under the penalties of perjury:

- 1 I have reviewed the attached document for the purpose of identifying and, to the extent permitted by law, redacting all Social Security numbers;
- 2 I have redacted, to the extent permitted by law, each Social Security number in the attached document.

I, the undersigned, affirm under the penalties of perjury, that the foregoing declarations are true.

DECLARANT:

X

  
Jane Hanna

