

Contract for Conditional Sale of Real Estate

This contract, made and entered into by and between _____

RANDALL S. AHLGRIEM

4416 JEFFERSON GARY, IN 46408

(hereinafter called the "Seller") and

RODNEY A. JONES

6600 MILLER ROAD, GARY, IN. 46403

(hereinafter called "Buyer")

"Each of the above individuals being over eighteen (18) years of age"

WITNESSETH:

Seller hereby agrees to and does sell to Buyer, and buyer hereby agrees to and does purchase from Seller, the following described real estate (including any improvement or improvements now or hereafter located on it) in 6650 MILLER ROAD AVE

GARY, 46403

LAKE

County, Indiana, (such real estate, including improvements, being hereinafter called "Real Estate"):

[Either Party can insert the legal description at any time]

RSA PMS

~~PROP CLS 511 RES ONE DWG UN PLATED~~

~~0.99 AC TOTAL ACRES .098~~

~~TAX DIST 25 RSA PMS~~

NOT OFFICIAL!

This Document is the property of _____

_____ Lake County Recorder

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REC'D HOURS
LAKE COUNTY

2006 AUG - 2 2 25 PM

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

Upon the following covenants, terms and conditions:

Section 1. The Purchase Price and Manner of Payment

1.01. The Purchase Price. As the purchase price for the Real Estate, Buyer agrees to pay to the Seller and the Seller agrees to accept from Buyer the sum of \$89,000.00

1.02. Manner of Payment. The purchase price shall be paid in the following Manner.

\$1200.00 DOWN PAYMENT, \$900.00 A MONTH

TAXES AND INSURANCE INCLUDED 30YR

8% INTEREST

THE WEST 5 FEET OF THE EAST 10 FEET OF THE FOLLOWING DESCRIBED PARCEL OF LAND. A TRACT OF LAND IN THE FRACTIONAL NORTH HALF OF SECTION 5 TOWNSHIP 36 NORTH, RANGE 7 WEST OF THE 2ND PRINCIPAL MERIDIAN, IN GARY LAKE COUNTY IND DESCRIBED AS FOLLOWS: BEGINNING AT A POINT ON THE NORTHERLY LINE OF THE OLD RIGHT OF WAY OF THE LAKE SHORE AND MICHIGAN SOUTHERN RAILROAD WHERE THE EAST LINE OF LOT 20 BLOCK H MILLER DUNES ADDITION TO GARY, PRODUCED SOUTHERLY INTEREST SAND NORTHERLY RIGHT OF WAY LINE THENCE SOUTHEASTLY ON SAID EAST LINE OF LOT 20 PRODUCED SOUTHERLY TO THE NORTH LINE OF THE STREET KNOWN AS MILLER AVE IN GARY, IND. THENCE SOUTHWESTARLY ALONG SAID NORTH LINE OF MILLER AVE TO A POINT 40 FT FROM AND MEASURED AT RIGHT ANGLES TO THE SAID EAST LINE OF LOT 20 PRODUCED SOUTHERLY THENCE NORTHWESTLY AND PARALLEL TO THE SAID EAST LINE OF LOT 20 PRODUCED SOUTHERLY, TO THE SAID NORTHERLY LINE OF THE OLD RIGHT OF WAY OF THE LAKE SHORE AND MICHIGAN SOUTHERN RAILROAD, THENCE NORTHEASTARLY ON SAID NORTHERLY LINE OF SAID THE OF BEGINNING, IN LAKE COUNTY IND, 014196

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Section 2. Prepayment of Purchase Price

2.01. Buyer shall have the privilege of paying without penalty, at any time, any sum or sums in addition to the payments herein required. It is agreed that no such prepayments, except payment in full shall stop the accrual of interest on the amounts so paid until the next succeeding computation of interest after such payment is made. Interest shall not accrue after the date on which Buyer makes any payment that constitutes full payment of the Unpaid Purchase Price.

In the event that the Buyer pays the entire sum due under this agreement, on or before, 180 days from the execution hereof, then Buyer shall be entitled to a credit of \$2000.00 toward the purchase price, and if full payment is made on or before 360 days from the date of execution, Buyer shall receive a credit of \$1000.00 towards the payment of the purchase price.

Section 3. Taxes, Assessments, Insurance, and Condemnation.

3.01. **Taxes.** Buyer agrees to assume and pay the taxes on the Real Estate beginning with the next installment payable after the execution of this agreement, together with all installments of real estate taxes due and payable thereafter, and Seller agrees to pay all taxes on the Real Estate payable prior to said installment. Buyer, upon written notice to Seller, and at Buyer's expense, may contest on behalf of the parties any changes in assessed value of the Real Estate. Seller shall forward or cause to be forwarded to Buyer when received, a copy of all statements for taxes and any assessments on the Real Estate which are payable by Buyer hereunder, and Buyer shall provide to Seller, upon request, evidence of payments of such taxes and assessments. Seller shall pay the taxes as they become due and the sums so paid shall be added to the unpaid balance of the purchase price.

3.02. **Assessments.** Buyer agrees to pay any assessments or charges upon or applying to Real Estate for public or municipal improvements or services which after the date of this Contract, are assessed or charged to the Real Estate. Seller agrees to pay any such assessments or charged to and including the date of this Contract.

3.03. **Penalties.** The parties hereto agree to pay any penalties, whether in the form or interest or otherwise, in connection with the late or Untimely payment of such taxes assessments or charges for which they are responsible under this Section 3.

3.04. **Insurance.** At all times during the period of this Contract, Buyer shall:

- (a) Keep the improvements located upon the Real Estate insured under fire and extended coverage policies in an amount not less than the Unpaid Purchase Price, and
- (b) Keep Flood Hazard Insurance on the Real Estate in the amount of the Unpaid Purchase Price or the highest amount available if less than the Unpaid Purchase Price if; the Real Estate is located in a Flood Hazard Zone as shown by a current certificate of survey according to the maps in the office of the County Surveyor, unless such insurance coverage is waived in writing by the Seller, and

(c) Keep standard liability insurance with coverages in amounts not less than Three Hundred Thousand Dollars (\$000,000.00) per person and Five Hundred Thousand Dollars (\$500,000.00) per occurrence, and

(d) Seller shall pay premiums on such insurance policies as they become due and provide written proof of such insurance coverage as Buyer may reasonably request. The premiums so paid by the Seller shall be added to the unpaid balance of the purchase price.

Such policies of insurance shall be carried with a company or companies approved by Seller and legally authorized by the State of Indiana to engage in such business. Such policies or insurance shall also be issued in the name of Seller and Buyer, as co-insureds and shall provide that insurer may not cancel or materially change coverage without at least thirty(30) days prior written notice to Seller and Buyer.

Except as otherwise agreed hereafter in writing, Buyer shall not enter into any settlement of any insurance claim covered under the forgoing insurance policies without the written consent of Seller. Any insurance proceeds received as payment for any loss of, or damage to the Real Estate covered by said insurance, shall be applied to the restoration and repair of the loss or damage. All restoration and repairs shall be performed in accordance with all state and local building codes and shall meet the quality of the improvements pre-existing any loss or damage and all work shall be performed by a duly license contractor. Notwithstanding the above provisions, if there exists an uncured Events of Default by Buyer under this Contract on the Date receipt of such proceeds, the proceeds may be applied, at Seller's option, toward prepayment of the Unpaid Purchase Price, with any excess to be paid to Buyer.

3.05. Rights of Parties to Perform Other's Covenant.

(a) If one of the parties hereto (Hereinafter called "Responsible Party") fails to perform any act or to make any payments required by this Section 3, the other party (Hereinafter called "Nonresponsible Party") shall have the right at any time and without notice, to perform any such cost and expenses, including attorney fees. Nothing in this provision shall imply any obligation on the part of the Nonresponsible Party to perform any act or to make any payment required of the Responsible Party under the terms of this Contract.

(b) The exercise of such rights by a Nonresponsible Party shall not constitute a release of any obligation of the Responsible party under this Section 3 or a waiver of any remedy available under this Contract; nor shall such exercise constitute an estoppel to the exercise by a Nonresponsible Party of any right or remedy of his for a subsequent failure by the Responsible Party to perform any act or make any payment required by him under this Section 3.06. **Condemnation.** From the date hereof, Buyer shall assume all risk of loss or damage by reason of condemnation or taking of all or any part of the Real Estate of public or quasi-public purposes, and no such taking shall constitute a failure of consideration or cause for rescission of this Contract by Buyer. Should all or any part of the Real Estate be condemned and sold by court order, or sold under the threat of condemnation to any public or quasi-public body, the net amount received for the damaged portion shall be retained by Buyer, and net amount received for the Real Estate value shall be paid to Seller and applied as a reduction of the Unpaid Purchase Price. The authority and responsibility for negotiation, settlement, or suit shall be Buyer's. If buyer incurs expenses for appraisers, attorneys, accountants or other professional advisers, whether with or without suit, such expenses and any other applicable costs shall be deducted from the total proceeds to calculate the "net amount" and shall be allocated proportionately between the amount determined as damages and

the amount determined for value of the Real Estate. If no determination is made of separate amounts for damages and Real Estate value, then the net amount shall be divided equally between Buyer and Seller, with Seller's amount to be applied as a reduction to the Unpaid Purchase Price.

Section 4. Possession.

4.01. Delivery of Possession. Seller shall deliver to Buyer full and complete possession of the Real Estate when the Unpaid Purchase Price has been in full. After such possession condition, seller shall pay to the Buyer ~~6~~ Dollars (\$ ~~6~~) per day for each day Seller withholds possession of any portion of the Real Estate from Buyer, and such amount shall be applied to a reduction of the Unpaid Purchase Price. Such payments, however, shall not serve to extend the date upon which possession must be delivered to Buyer. Buyer's right of possession shall continue until terminated pursuant to Section 9. All utilities shall be paid by Seller to the date of possession is given.

Section 5. Evidence of Title.

(If title evidence is furnished herewith, strike Subsection 5.02)

5.01. If Buyer is not in default under the Contract, Seller will furnish Buyer: an Owner's title insurance policy disclosing marketable title to the Real Estate to a date which is the earlier of (a) a date after execution of this Contract specified by Buyer in a notice to Seller or (b) a date sixty (60) days prior to the date the final payment under this Contract is due.

5.02 Seller shall provide Buyer with the title insurance policy, upon written notice, ten days prior to payment of the full unpaid balance.

5.03. Title Insurance. A title insurance policy furnished under this Contract shall be in the amount of the purchase price and shall be issued by an insurer satisfactory to Buyer.

5.04. Additional Title Evidence. Any additional title evidence shall be at the expense of Buyer, provided, however that the cost of additional title evidence necessitated by the acts or omissions of Seller shall be borne by Seller.

5.05. Conveyance of Title. Seller covenants and agrees that upon the payment of all sums due under this Contract and the prompt and full performance of Buyer of all covenants and agreements herein made, Seller will convey or cause to be conveyed to Buyer, by Warranty Deed, the above described Real Estate, subject to restrictions and easements of record as of the date of this Contract and all taxes and assessments which are Buyer's obligations.

Section 6. Seller's right to Mortgage the Real Estate

6.01. Mortgage Loan. Without Buyer's consent and without obligation to Buyer except as set forth in this Section 6, Seller shall have the right to retain, obtain, renew, extend, or renegotiate a loan or loans secured by mortgage(s) on the Real Estate (all instruments evidencing a loan(s) and a Mortgage(s) securing it is hereinafter called "Loan"), provided that the terms of each loan do not conflict with the provisions of Section 6 or any other provision of this Contract. Seller shall pay each loan when due.

6.02. Provision of Load. Each loan made by Seller shall:

(a) be in such principal amount that the aggregate principal balance of all Loans shall not exceed the Unpaid Purchase Price for the Real Estate

(b) Have total periodic payments, which do not exceed the periodic payments by Buyer under this Contract, and shall provide for the regular amortization rate of the principal of Seller's Loan, which exceeds the amortization rate of the Unpaid Purchase Price of this Contract;

(c) Provide for prepayment in full at Seller's Option, whether with or without premium, at any time.

6.03. **Notice of Loan.** Contemporaneously with the execution of a Loan, Seller shall give Buyer written notice and inform Buyer in reasonable detail of the principal amount of the Loan, the name and address of the mortgage, the installments payable under the loan, and such other terms as buyer may reasonably request.

6.04. **Default of Loan.** In the event of Seller's default of a Loan, Buyer shall have the right, on behalf of Seller, to make loan payments or to cure other defaults. Seller shall, upon written demand of Buyer, pay to Buyer the amount of any such payments and the costs incurred by Buyer incurring other defaults (including in such costs Buyer's attorney fees) plus interest at the rate under this Contract, interest on such amount or costs being computed from date of payment or incurring of such costs until paid. Buyer shall have the option to deduct the amount of such payments, costs, and interest from payments payable under this Contract.

6.05. **Releases.** Upon payment in full buy Buyer of all amounts payable under this Contract, Seller shall pay in full all amounts payable under Loan(s) at the time outstanding and obtain and record, or cause to be recorded, a valid release of Loan(s) so paid.

6.06. **Encumbrance.** Seller represents that the Real Estate (is) (is not) encumbered with a Loan. If encumbered, Seller represents that the information regarding said loan is as follows:

(a) Name of Lender PEOPLES BANK

(b) Unpaid Balance of Loan _____

Section 7. Assignments of Contract of Sale of Interest in Real Estate.

7.01. If all or any part of the Real Estate, Buyer's interest therein or Buyer's interest in this Contract is sold or assigned without Seller's prior written consent, the Unpaid Purchase Price, with accrued, but unpaid interest and all other sums due here under shall be due and payable immediately, at Seller's Option. No assignment or sale shall operate to relieve either part from liability hereon.

Section 8. Use of Real Estate by Buyer; Seller's Right of Inspection.

8.01. **Use.** The Real Estate (may)(may not) be leased to occupied by persons other than Buyer without prior written consent of Seller, which consent shall not be unreasonably withheld.

8.02. **Improvements.** Buyer may materially alter, change, or remove any improvements now or hereafter located on the Real Estate, or make any additional improvements, only with prior written consent of Seller, which consent shall not be unreasonably withheld. Buyer shall not create, or allow any mechanics, laborers, material men, or other creditors, of Buyer or assignee of Buyer to obtain, a lien or attachment against Seller's Interest herein. Buyer agrees that the Real Estate and any improvements in as good order and repair as they are in on the date of this Contract, ordinary wear and tear, and acts of God, or public authorities excepted. Buyer shall not commit waste on the Real Estate, and, with respect to occupancy and use, shall comply with all laws, ordinances and regulations of any governmental authority having jurisdiction thereof.

8.03. **Inspection.** Seller shall have the right to enter and inspect the Real Estate at any reasonable time.

8.04 **Buyer's Responsibility for Accidents.** Buyer assumes all risk and responsibility for injury or damage to person or property arising from Buyer's use and control of the Real Estate and any improvements thereon.

8.05. Environmental Representations, Warranties, and Covenant of Parties. The Parties make the following representations, warranties, and covenants:

(a) Seller warrants and represents to the best of his knowledge, there do not currently exist, and Buyer warrants, represents, and covenants there will not exist during the term of this Contract, any actual or potential contamination of the soil, subsoil, groundwater, or any other portion of the Real Estate by any hazardous or toxic substance or their constituents, or any underground tanks on the Real Estate (other than for the use of heating oil for use and consumption of Buyer on the Real Estate).

(b) Seller warrants and represents to the best of his knowledge, Seller and Seller's predecessors in title have complied at all times with all applicable federal, state, and local environmental laws and regulations including, without limitation, the Indiana Responsible Property Transfer Law ("IRPTL") IC 13-7-22.5, the Comprehensive Environmental Response, Compensation and Liability Act of 1980 (42 U.S.C. Section 9601, et seq.) and all regulations under them, and any other federal statute and any state statute and any municipal ordinance creating liability for treatment, storage, disposal, arranging, or existence of the Real Estate of any hazardous or toxic substance, including their constituents. ("Environmental Laws")

(c) Buyer covenants to comply at all times during the term of this Contract with all Environmental Laws.

(d) Seller warrants and represents to the best of Seller's knowledge, no environmental filings have been made concerning the Real Estate with any governmental agency

(e) Each of the parties indemnifies the other against, and holds the other harmless from, any claim, action, loss, damage, liability, cost, or expenses (including attorney fees and all reasonable environmental testing expenses such party incurs as a result of the other party's breach of any representation, warranty, or covenants made in this Section 8.05.

Section 9. Buyer's Default and Seller's Remedies.

9.01. Time. Time is of the essence of this Contract.

9.02. Buyer's Default. Upon the occurrence of any Event of Default, as hereinafter defined, Seller shall have the right to pursue immediately any remedy available under this Contract as may be necessary to appropriate to protect Seller's interest under this Contract and in the Real Estate.

9.03. Event of Default. The following shall each constitute an Event of Default for purposes of this Contract:

(a) Failure by Buyer for a period of 7 days [not less than seven (7) days] to pay any payments required to be made by Buyer to Seller under this Contract when and as it becomes due and payable.

(b) Lease or encumbrance of the Real Estate or any part thereof by Buyer, other than as expressly permitted by this Contract.

(c) Causing or permitting by Buyer of the making of any levy, seizure or attachment of the Real Estate or any part thereof.

(d) Occurrence of any uninsured loss with respect to the Real Estate or any part thereof.

(e) Institution of insolvency proceedings against Buyer, or the adjustment, liquidation, extension or composition or arrangement of debts of Buyer or for any other relief under any insolvency law relating to the relief of debtors; or, Buyer's assignment for the benefits of creditors or admission in writing of his inability to pay his debts as

they become due; or administration by a receiver or similar officer of any of the Real Estate.

(f) Desertion or abandonment of Buyer of any portion of the Real Estate

(g) Actual or threatened alteration, demolition, waste, or removal of any improvement now or hereafter located on the Real Estate, except as permitted by this Contract.

(h) Failure by Buyer, for a period of thirty (30) days after written notice is give to Buyer, to perform or observe any other covenant or term of this Contract.

9.04. Seller's Remedies. Upon the occurrence of an Event of Default, Seller shall elect his remedy under subsection 9.041 or 9.042 (unless subsection 9.043 is applicable).

9.041. Seller may declare this Contract forfeited and terminated, and upon such declaration, all right, title and interest of Buyer in and to the Real Estate shall immediately cease and Buyer shall then be considered as a tenant holding over without permission and Seller shall be entitled to re-enter and take immediate possession of the Real Estate and to eject Buyer and all persons under him. Further, Seller shall have the right to institute legal action to have this Contract forfeited and terminated and to recover from Buyer all or any of the following;

(a) possession of the Real Estate.

(b) any payment due and unpaid at the time of filing of the action and becoming due and unpaid from that time until possession of the Real Estate is recovered;

(c) interest on the Unpaid Purchase Price from the last date to which interest was paid until judgment or possession is recovered by Seller, whichever shall occur first; provided, however, that this shall not be construed as allowing Seller to recover any interest which would be included under Subsection 9.041 (b) above;

(d) due and unpaid real estate taxes, assessments, charges, and penalties which Buyer is obligated to pay under this Contract;

(e) premiums due and unpaid for insurance, which Buyer is obligated to provide under this Contract;

(f) the reasonable cost of repair of any physical damage or waste to the Real Estate other than damage caused by ordinary wear and tear and acts of God or public authorities; and;

(g) any other amount which Buyer is obligated to pay under this Contract, or

9.042 Seller may declare all of the sums secured by this Contract to be immediately due and payable, and Seller may institute legal action to recover same. When all of such sums are paid to Seller, Seller shall convey or cause to be conveyed to Buyer, by Warranty Deed, the Real Estate subject to restrictions and easements of record as of the date of this Contract and all taxes and assessments which are Buyer's obligation.

9.043 In the event Buyer has sustained equity in the Real Estate when an Event of Default occurs, then this Contract shall be considered the same as a promissory note secured by a real estate mortgage, and Seller's remedy shall be that of foreclosure in the same manner that real estate mortgages are foreclosed under Indiana Law and Seller may not avail himself of the remedies set forth in Subsection 9.041 or 9.042. If this Subsection 9.043 is applicable, then Seller may declare all of the sums secured by this Contract to be immediately due and payable, and Seller may immediately institute legal action to foreclose this Contract and Buyer's interest in the Real Estate. The parties agree that after Buyer has paid \$10,000 of the purchase price (which price means the original purchase price set forth in Subsection 1.01), then Buyer shall have substantial equity in the Real Estate.

9.05. Seller's Additional Remedies. In addition to the remedies set forth above, upon the occurrence of an Event of Default, Seller shall be entitled to:

(a) Retain (without prejudice to his right to recover any other sums from buyer, or to have any other remedy under this Contract), as an agreed payment for Buyer's use of the Real Estate prior to the Event of Default, all payments made by Buyer to Seller and all sums received by Seller as proceeds of insurance or as other benefits or considerations pursuant to this Contract.

(b) Request that a receiver be appointed over the Real Estate in accordance with Indiana law providing for real estate mortgage foreclosures.

(c) Enforce any right without relief from valuation or appraisal laws.

Section 10. Seller's Default and Buyer's Remedies

10.01 If Seller fails to convey the Real Estate as required by this Contract, Buyer may institute legal action against Seller for specific performance, in which case Seller hereby acknowledges that an adequate remedy for default in such case does not exist at law; or Buyer may pursue such other remedy as is available at law or in equity.

10.02 If, after seven (7) days notice from Buyer, Seller fails to make any payment required to him under this Contract or to perform or observe any other of his covenants or agreements, Buyer shall be entitled to institute legal action against Seller for such relief as may be available at law or in equity. Nothing in this subsection shall interfere with or affect Buyer's right to any reduction, set-off or credit to which buyer may be entitled in the event of Seller's failure to pay amounts required of him pursuant to this Contract.

Section 11. General Agreements

11.01. This contract shall bind, and inure to the benefit of, the parties and their heirs, personal and legal representative, successors and assigns, and shall be interpreted under the laws of the State of Indiana.

11.02. If Seller or Buyer consist of more than one person, each person signing this Contract as Seller or Buyer shall be jointly and severally bound

11.03. Headings are for reference only, and do not affect the provisions of this Contract. Where appropriate, the masculine gender shall include the feminine or the neuter, and the singular shall include the plural.

11.04. A memorandum of this Contract may be recorded and shall be of the same force and effect as though the entire instrument has been recorded.

11.05. Each party is entitled to recover his reasonable attorney fees, costs, and expenses incurred by reason of enforcing his rights hereunder, including the expenses of preparing any notice of delinquency, whether or not any legal action is instituted.

11.06. For purposes of listing the Real Estate for sale of Buyer, Buyer shall be deemed to be the "fee titleholder" as this term is used in the Indiana Real Estate License Laws.

11.07. The failure or omission of either party to enforce any of his right or remedies upon any breach of any of the covenants, terms or conditions of this Contract shall not bar or abridge any of his rights remedies upon any subsequent default.

11.08 Any notices to be given hereunder shall be in writing and deemed sufficiently given when (1) served on the person to be notified, or (2) placed in an envelope directed to the person to be notified at his last known address and deposited in a United States Post Office mail box, postage prepaid.

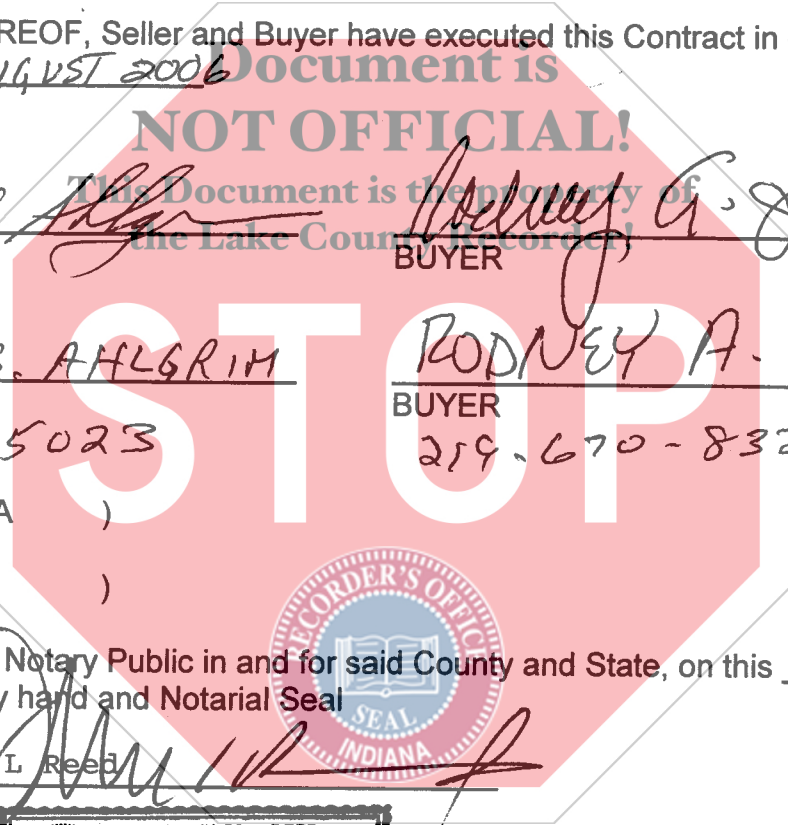
11.09 In computing a time period prescribed in this Contract the day of the act or event shall not be counted. All subsequent days, including intervening weekend days and holidays, shall be counted in the period.

Section 12. Additional Covenants.

"I AFFIRM, UNDER THE PENALTIES FOR PERJURY, THAT I HAVE TAKEN REASONABLE CARE TO REDACT EACH SOCIAL SECURITY NUMBER IN THIS DOCUMENT, UNLESS REQUIRED BY LAW."

PREPARED BY: RANDALL S. AHLGRIM

IN WITNESS WHEREOF, Seller and Buyer have executed this Contract in duplicate on this ___ Day of 1 AUGUST 2006



Randall S. Ahlgrim
SELLER

Rodney A. Jones
BUYER

RANDALL S. AHLGRIM
SELLER
219-201-5023

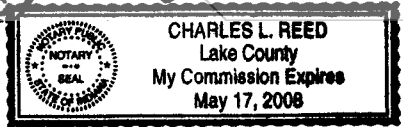
RODNEY A. JONES
BUYER
219-670-8326

STATE OF INDIANA)

COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, on this 2nd Day of Aug. WITNESS my hand and Notarial Seal

Charles L. Reed
Notary Public



My commission expires: May 17, 2008 Resident of Lake County