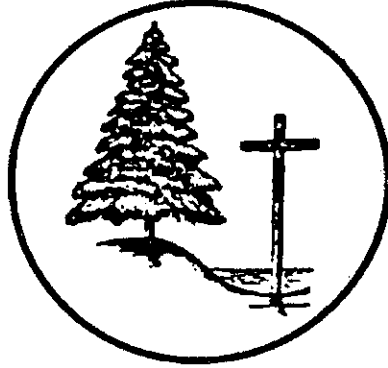


STATE OF INDIANA
LAKE COUNTY
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**Cedar Lake
Conference Association**

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Established 1915



Lease agreement

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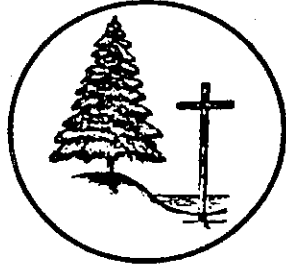
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PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

CA



Cedar Lake Conference Association

Lease agreement

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From

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Cedar Lake Conference Association, Inc.

To

Sanusi Jelka Mutuwa and Diane Kay Mutuwa



This Lease Commences on this date: July 4th, 2005

and shall expire on this date: July 3rd, 2104.

THIS INDENTURE OF LEASE, made at Cedar Lake, State of Indiana, this July 4th - in the year of our Lord, Two Thousand and Five (7/4/ 2005); by and between Cedar Lake Conference Association, a corporation organized under the laws of the State of Indiana, located at Cedar Lake, Indiana, party of the first part, hereinafter called lessor, and Sanusi J Mutuwa and Diane K Mutuwa; husband & wife of Cedar Lake, State of Indiana, party of the second part, hereinafter called lessee.

WITNESSETH: That the first party or lessor hath let and leased and hereby doth let and lease unto the second party or lessee, and their heirs, executors, administrators, and assigns, the premises known and described as follows:

Lot number 4, 5, 6 and North ½ of Lot 7, in Block 12 -. As marked and laid down upon an unrecorded plat held by lessor, drafted by F. L. Knight & Sons, Surveyors, on the seventeenth day of April, 1923. Otherwise described and stated as:

PARCEL 1:

PART OF THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION 27, TOWNSHIP 34 NORTH, RANGE 9 WEST OF THE SECOND P.M. AND ALSO BEING LOTS 4,5,6 AND THE NORTH HALF OF LOT 7, IN BLOCK 12 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 SOUTHWEST CORNER OF THE NORTHWEST 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 BETWEEN FOUND LAKE COUNTY SURVEYOR'S MONUMENTS AND AN ASSUMED BEARING OF SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST FOR SAID WEST LINE); THENCE NORTH 89 DEGREES 57 MINUTES 45 SECONDS EAST ALONG THE SOUTH LINE OF THE NORTHWEST QUARTER OF SAID SECTION 2465.08 FEET TO THE INTERSECTION WITH A WESTERLY LINE ON SAID KNIGHT PLAT (ALL OF THE FOLLOWING COURSES, DISTANCES AND PARALLEL LINES ARE BASED ON MAY 17, 2000, MAY 9, 2001 AND DECEMBER 18, 2003 FIELD MEASUREMENTS OF FOUND MONUMENTATION AT LOT AND BLOCK CORNERS OF SAID KNIGHT PLAT: LINES RECITED IN THIS DESCRIPTION AS "APPROXIMATE" ARE FOR REFERENCE ONLY.) SAID LINE BEING PARALLEL WITH AND 20 FEET WESTERLY AS MEASURED BY PERPENDICULAR MEASUREMENT TO THE WESTERLY LINE OF BLOCKS 9, 10, AND PART OF 11 AS SHOWN ON SAID KNIGHT PLAT BASED ON SAID FOUND MONUMENTATION; THENCE ALONG SAID WESTERLY LINE OF THE KNIGHT PLAT THE FOLLOWING TWO COURSES:

1) THENCE NORTH 03 DEGREES 53 MINUTES 43 SECONDS WEST, 218.09 FEET TO THE INTERSECTION WITH A WESTERLY LINE ON SAID KNIGHT PLAT, SAID LINE BEING PARALLEL WITH AND 20 FEET WESTERLY AS MEASURED BY PERPENDICULAR MEASUREMENT TO THE WESTERLY LINE OF BLOCK 12 AND A PORTION OF BLOCK 11 AS SHOWN ON SAID KNIGHT PLAT AND BASED ON SAID FOUND MONUMENTATION;

2) THENCE NORTH 15 DEGREES 17 MINUTES 27 SECONDS WEST ALONG SAID WESTERLY LINE, 176.00 FEET; THENCE SOUTH 88 DEGREES 10 MINUTES 34 SECONDS EAST, 268.29 FEET; THENCE SOUTH 00 DEGREES 30 SECONDS 01 SECONDS WEST 14.00 FEET TO A FOUND 1/2" IRON PIPE AND THE POINT OF BEGINNING OF SAID PARCEL ONE; THENCE CONTINUING SOUTH 00 DEGREES 30 MINUTES 01 SECONDS WEST, ALONG THE APPROXIMATE EAST LINE OF SAID LOT 7, 40.05 FEET TO A 5/8" REBAR WITH YELLOW PTA CAP SET THIS SURVEY; THENCE NORTH 88 DEGREES 00 MINUTES 17 SECONDS WEST, 30.18 FEET TO THE APPROXIMATE EAST LINE OF SAID LOT 6, BEING A CROSS SET THIS SURVEY; THENCE SOUTH 00 DEGREES 30 MINUTES 01 SECONDS WEST ALONG SAID APPROXIMATE EAST LINE, 40.5 FEET, TO A 1/2" IRON PIPE FOUND; THENCE NORTH 88 DEGREES 00 MINUTES 17 SECONDS WEST ALONG THE APPROXIMATE SOUTH LINES OF SAID LOTS 4, 5 AND 6, 90.0 FEET TO A 5/8" REBAR WITH A YELLOW PTA CAP SET THIS SURVEY;

THENCE NORTH 00 DEGREES 30 MINUTES 01 SECONDS EAST ALONG THE APPROXIMATE WEST LINE OF SAID LOT 4, 79.68 TO A FOUND 1/2 " IRON PIPE; THENCE SOUTH 88 DEGREES 12 MINUTES 23 SECONDS EAST ALONG THE APPROXIMATE NORTH LINES OF SAID LOTS 4,5,6, AND 7, 120.17 FEET TO THE POINT OF BEGINNING.

PARCEL 2:

A 20 FOOT WIDE EASEMENT FOR INGRESS AND EGRESS BEING IN THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION 27, TOWNSHIP 34 NORTH, RANGE 9 WEST OF THE SECOND P.M. AND ALSO BEING A PART OF A 20 FOOT WIDE ACCESS STRIP AS SHOWN AS FOREST ROAD 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 SOUTHWEST CORNER OF THE NORTHWEST 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 BETWEEN FOUND LAKE COUNTY SURVEYOR'S MONUMENTS AND AN ASSUMED BEARING OF SOUTH 00 DEGREES 00 MINUTES 00 SECONDS EAST FOR SAID WEST LINE): THENCE NORTH 89 DEGREES 57 MINUTES 45 SECONDS EAST ALONG THE SOUTH LINE OF THE NORTHWEST QUARTER OF SAID SECTION 2465.08 FEET TO THE INTERSECTION WITH A WESTERLY LINE ON SAID KNIGHT PLAT, (ALL OF THE FOLLOWING COURSES AND DISTANCES ARE BASED ON MAY 7, 2000, MAY 9, 2001 AND DECEMBER 18, 2003 FIELD MEASUREMENTS OF FOUND MONUMENTATION AT LOT AND BLOCK CORNERS OF SAID KNIGHT PLAT; LINES RECITED IN THIS DESCRIPTION AS "APPROXIMATE" ARE FOR REFERENCE ONLY) SAID LINE BEING PARALLEL WITH AND 20 FEET WESTERLY AS MEASURED BY PERPENDICULAR MEASUREMENT TO THE WESTERLY LINE OF BLOCKS 9, 10 AND PART OF 11 AS SHOWN ON SAID KNIGHT PLAT AND BASED ON SAID FOUND MONUMENTATION; SAID INTERSECTION POINT BEING THE POINT OF BEGINNING; THENCE ALONG SAID WESTERLY LINE OF THE KNIGHT PLAT THE FOLLOWING TWO COURSES:

1) THENCE NORTH 03 DEGREES 33 MINUTES 43 SECONDS WEST, 218.09 FEET TO THE INTERSECTION WITH A WESTERLY LINE ON SAID KNIGHT PLAT, SAID LINE BEING PARALLEL WITH AND 20 FEET WESTERLY AS MEASURED BY PERPENDICULAR MEASUREMENT TO THE WESTERLY LINE OF BLOCK 12.

2) THENCE NORTH 15 DEGREES 17 MINUTES 27 SECONDS WEST ALONG SAID WESTERLY LINE, 176.00 FEET; THENCE SOUTH 88 DEGREES 10 MINUTES 34 SECONDS WEST, 20.86 FEET TO A 1" IRON PIPE; THENCE SOUTH 15 DEGREES 17 MINUTES 27 SECONDS EAST ALONG SAID WESTERLY LINE OF SAID BLOCKS AS SHOWN ON SAID KNIGHT PLAT AND BASED ON SAID FOUND MONUMENTS, 171.85 FEET; THENCE SOUTH 03 DEGREES 53 MINUTES 43 SECONDS EAST CONTINUING ALONG SAID BLOCKS, 239.88 FEET TO THE APPROXIMATE SOUTH LINE OF 7TH STREET AS SHOWN ON SAID UNRECORDED KNIGHT PLAT; THENCE NORTH 88 DEGREES 42 MINUTES 55 SECONDS WEST ALONG SAID APPROXIMATE SOUTH LINE, 20.08 FEET; THENCE NORTH 03 DEGREES 53 MINUTES 43 SECONDS WEST, TO THE POINT OF BEGINNING.

PARCEL 3:

AN INGRESS AND EGRESS EASEMENT APPROXIMATELY 14 FEET WIDE BEING IN THE EAST HALF OF THE NORTHWEST QUARTER OF SECTION 27, TOWNSHIP 34 NORTH, RANGE 9 WEST OF THE SECOND P.M. AND ALSO SHOWN AS 11TH STREET 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 SOUTHWEST CORNER OF THE NORTHWEST 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 BETWEEN FOUND LAKE COUNTY SURVEYOR'S MONUMENTS AND AN ASSUMED BEARING OF SOUTH 00 DEGREES 00 DEGREES 00 MINUTES 00 SECONDS EAST FOR SAID WEST LINE): THENCE NORTH 89 DEGREES 57 MINUTES 45 SECONDS EAST ALONG THE SOUTH LINE OF THE NORTHWEST QUARTER OF SAID SECTION 2465.08 FEET TO THE INTERSECTION WITH A WESTERLY LINE

ON SAID KNIGHT PLAT (ALL OF THE FOLLOWING COURSES, DISTANCES AND PARALLEL LINES ARE BASED ON MAY 17, 2000, MAY 9, 2001 AND DECEMBER 18, 2003 FIELD MEASUREMENTS OF FOUND

MONUMENTATION AT LOT AND BLOCK CORNERS OF SAID KNIGHT PLAT: LINES RECITED IN THIS DESCRIPTION AS "APPROXIMATE" ARE FOR REFERENCE ONLY.) SAID LINE BEING PARALLEL WITH AND 20 FEET WESTERLY AS MEASURED BY PERPENDICULAR MEASUREMENT TO THE WESTERLY LINE OF BLOCKS 9, 10, AND PART OF 11 AS SHOWN ON SAID KNIGHT PLAT BASED ON SAID FOUND MONUMENTATION; THENCE ALONG SAID WESTERLY LINE OF THE KNIGHT PLAT THE FOLLOWING TWO COURSES:

1) THENCE NORTH 03 DEGREES 53 MINUTES 43 SECONDS WEST, 218.09 FEET TO THE INTERSECTION WITH A WESTERLY LINE ON SAID KNIGHT PLAT, SAID LINE BEING PARALLEL WITH AND 20 FEET WESTERLY AS MEASURED BY PERPENDICULAR MEASUREMENT TO THE WESTERLY LINE OF BLOCK 12.

2) THENCE NORTH 15 DEGREES 17 MINUTES 27 SECONDS WEST ALONG SAID WESTERLY LINE 176.00 FEET; THENCE SOUTH 88 DEGREES 10 MINUTES 34 SECONDS EAST, 20.86 FEET TO A 1" FOUND IRON PIPE AND THE POINT OF BEGINNING OF SAID PARCEL THREE; THENCE CONTINUING SOUTH 88 DEGREES 10 MINUTES 34 SECONDS EAST, 247.43 FEET THRU A 3/4" FOUND IRON PIPE; THENCE SOUTH 00 DEGREES 30 MINUTES 01 SECONDS WEST 14.0 FEET TO A 1/2" FOUND IRON PIPE; THENCE NORTH 88 DEGREES 12 MINUTES 23 SECONDS WEST 120.17 FEET TO A FOUND 1/2" IRON PIPE; THENCE NORTH 88 DEGREES 08 MINUTES 07 SECONDS WEST, 123.30 FEET; THENCE NORTH 15 DEGREES 17 MINUTES 27 SECONDS WEST, 14.54 FEET TO THE POINT OF BEGINNING.

TO HAVE AND TO HOLD the same for the term of *ninety-nine years*, commencing on *July 4th, 2005*, and renewable to the said lessee for a like term of years upon the terms and conditions herein mentioned.

First: Said lessee doth hereby agree to pay the sum of N/A dollars rent for this lease, which rent is to be paid by the lessee as follows: The sum of N/A dollars, cash on signing this lease, receipt of which is hereby acknowledged, and the further sum of N/A dollars, in installments of N/A dollars per month, beginning on the N/A day of N/A, 1923, payable on the N/A of each month, until fully paid, and including interest at six per cent, which interest is payable each and every month upon the balance of unpaid principal. Said installments shall be due and payable at the offices of Cedar Lake Conference Association, Cedar Lake, Indiana, or such other place as they may from time to time designate, and unless paid by said date, an additional charge of ten percent will be added to the sum to be paid. In case any installment of rental to be paid shall not be paid when due, or within ninety days thereafter, this lease shall terminate, at the option of the lessor.

Second: The said lessee agrees to erect, or cause to be erected, upon the said premises leased herein, on or before six (6) years from the date hereof, a cottage or dwelling house, in accordance with the Building Regulations which may be adopted by the lessor. Before any buildings shall be erected upon the said premises, or alterations be made to any building already erected upon the said premises, plans for such buildings or alterations shall be submitted to the lessor, and a permit obtained from the lessor.

Not more than one cottage or other dwelling shall be allowed upon any single lot without first obtaining a permit from the lessor.

No outbuildings, fences, or signs shall be erected upon the said premises other than such as are provided for by the Building Regulations of lessor.

No trees, hedges, or shrubbery, or vegetable garden shall be planted, nor the raising of fowls permitted, except upon first obtaining the consent of the lessor.

No trees shall be cut down, nor shall any excavating or grading be done on the demised premises, except upon first obtaining the consent of the lessor.

Third: All dwellings or other buildings erected upon said premises shall be kept in a reasonable state of repair, and in case of refusal or neglect of lessee to make reasonable and necessary repairs, then, at any time after ninety days from date of notice duly served upon lessee, the lessor shall have the right to make such reasonable and necessary repairs, and the cost of such repairs, including attorney's fees, shall be paid to the lessor by the lessee within thirty days from the date of completion of said repairs.

The lessor shall have the right to enter upon said premises at reasonable times for the purpose of inspection and making repairs, and the right is reserved by the lessor, its successors and assigns, to lay and maintain conduits, sewer and water pipes, and to erect poles for carrying electric or telephone wires, in, through, or over the rear five feet of premises leased herein.

In case of the destruction of any dwelling erected upon the said premises, the lessee agrees to remove the debris within ninety (90) days, and to erect another dwelling upon the said lot within six (6) years from the date of destruction, unless granted further time by the lessor.

Fourth: The lessee herein agrees that no mechanics' liens shall be allowed to remain against the said premises, and in case any such lien or liens shall be filed against the said premises, shall, within thirty days from the date of receiving notice from the lessor, to either pay or contest said lien, cause the same to be paid, or take the statutory steps to require suit to be brought upon the said lien. In case the said lien is not paid within the said thirty days from receipt of notice from lessor, or within thirty days from date of the rendition of any judgment thereon in case of suit, then lessor shall have the right to pay said lien or judgment without further action, and the amounts so paid by the lessor, together with 8 per cent interest thereon, and all expenses of collection, including attorney's fees, shall be paid to the lessor by the lessee within thirty days from date of said payments.

Fifth: In addition to the sums herein before stipulated to be paid by the lessee as rental, the lessee agrees to pay all lawful taxes and assessments on the premises leased herein, made and levied by any and all lawful authorities, promptly as they may become due, whether the same shall be levied against the premises leased herein separately or in connection with other lands belonging to the lessor; also agrees to pay such amounts, not exceeding ___N/A___ per cent, nor less than \$ ___N/A___ per annum, on the appraised value of premises leased herein, as may be assessed by the lessor each year for sanitary purposes, improvement of streets, alleys, ways, park lands, and other improvements, together with the salary of a care-taker, for the Block No. ___N/A___, of which these premises are a part, at such time and in such manner as shall be designated by lessor.

As a basis for apportioning said taxes, assessments, and other charges, except such as may be levied separately by lawful authorities, an appraisal of the value of each lot in said Block No. ___N/A___, shall be made at least once each five years by a board of three appraisers, to be selected one by the lessor, one by a joint meeting of all lessees in said Block No. ___N/A___, to be called by lessor, and one by the two selected, elected or chosen. The findings of said appraisers shall be final and binding upon both parties hereto.

It is further agreed that all taxes and assessments or other yearly charges shall be apportioned between the lessor and the lessee as of the date of beginning of this lease and date of its termination, in case it shall terminate for any cause.

Sixth: This lease is granted and accepted and the use of land leased hereby is subject to all the Rules and Regulations which may from time to time be adopted by the lessor and promulgated for the government of the Cedar Lake Conference Grounds, and no gatherings of a religious nature, other than private family worship, shall be permitted on said premises, nor shall said premises be used for any illegal purpose or any business or boarding house, without first having obtained the consent of the lessor in writing.

Seventh: In case the lessee herein shall neglect or refuse to pay any of the sums of money stipulated herein to be paid in manner as stipulated herein, or shall fail to observe and comply with any of the covenants stipulated herein, or shall fail to conform with the Rules and Regulations of the lessor for the government of the said Cedar Lake Conference Grounds, or in case of the sale of the lessee's interest herein by judicial sale or otherwise, unless with the consent of the lessor in writing first having been obtained, then and in such event this lease shall terminate, at the option of the lessor, unless the lessee shall comply with all such covenants, Rules and Regulations, within thirty days from receiving notice from lessor of such default, except in cases where the termination is otherwise expressly provided for herein, and in case of the termination of this lease by reason of the default of the lessee, the lessor shall have a right of action against the lessee for damages it may suffer thereby.

Eighth: This lease shall not be assigned, demised, set over, or otherwise disposed of, nor shall the use of the premises described herein be let, underlet, or otherwise be given over without the consent of the lessor in writing first having been obtained. In all cases of proposed assignment of the entire interest, the lessor shall have the option of purchasing the balance of the term for a sum equal to the highest bona fide offer made lessee, but unless said option is exercised by lessor within five (5) days from notice of lessee, said option shall become void. This is not intended to apply with ownership or possession obtained through the law of inheritance and descent.

In all cases of assignment of the entire interest in this lease, the same shall be in writing and in triplicate, and accepted by the lessor in writing, one of which original triplicate agreements of assignment shall be delivered to the lessor at the time of the assignment.

Ninth: In case lessor shall at any time during the life of this lease decide to abandon its religious work at this place for any purpose whatsoever, and to sell and transfer any or all of the property of which the premises described in this lease are a part, then at such time, after giving at least six months' notice of their intention to abandon their work and sell their said property, the lessor shall, at its option, have the right to terminate this lease by conveying all of the lessor's right, title, and interest in and to said property to lessee, or at the option of lessor, to pay lessee a sum equal to the amount paid hereunder as rental and for permanent improvement hereon, less reasonable depreciation, to be determined by appraisers as herein provided.

Tenth: All buildings erected on the aforesaid premises shall be kept insured for at least eighty per cent of their insurable value, payable to the lessor as its interest may appear, and the

policies of insurance shall be deposited with the lessor until such time as the payments due lessor on this lease shall have been paid, if required by the lessor.

Eleventh: The delivery to whatsoever person may be living upon the premises described herein, or the mailing by registered mail to the last known address of the lessee herein, furnished the lessor by the lessee, shall be held to constitute a sufficient delivery of any notice required to be served upon the lessee by the lessor.

Twelfth: In no event shall the waiving of any default or strict compliance by the lessee of any of the covenants herein, by the lessor, be held to constitute a continued waiver of said covenants, nor shall such waiver be held to stop the lessor from enforcing the strict compliance of said covenants.

Whosoever the term lessor or lessee is used herein, it shall be held to include the heirs, executors, administrators, successors, and assigns of either or both.

The Lessor herein will, and its successors and assigns shall, warrant and defend the lessee in the enjoyment and peaceable possession of the above demised premises, and the Lessee herein shall have the right to enjoy, in common with all other lessees, the privileges of the lake front, beach, and such park lands as may from time to time be so designated by the lessor. Such right of enjoyment shall be subject to the Rules and Regulations of the lessor, and shall not be construed to limit the right of lessor to change, improve, or withdraw from this privilege any of the so-called parklands.



IN WITNESS WHEREOF, the First Party has set its hand on the date first written above

LESSOR: CEDAR LAKE CONFERENCE ASSOCIATION, INC.

William J Evers
Signature

William J Evers (Member of the Board of Directors)
Printed Name (President)

[Signature]
Signature

Craig A Porter (Member of the Board of Directors)
Printed Name

LESSEE: [Signature]
Signature

"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: SANUSI MUTUWA

SANUSI J MUTUWA
Printed Name

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[Signature]
Printed Name

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before the undersigned, a Notary Public for the above County and State, personally appeared both parties aforementioned, and they being first sworn by me upon oath, state that the facts alleged in the foregoing instrument are true.

Signed and sealed this 6th day of July, 2005.

Notary Public Printed Name: CAROL A. CONSTECK
Signature: [Signature]

My Commission Expires: July 10, 2010

County of Residence: Lake, Ind.

Notary Stamp: