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CERTIFICATE OF MERGER

MICHAEL A. LINDEN
RECORDER

Chicago Title Insurance Company

HARRIS N.A. (the "Association") having its principal place of business at 111 West Monroe Street, Chicago, Illinois 60603 does hereby certify as follows:

Pursuant to an Agreement and Plan of Merger, dated as of August 25, 2006 by and between the Association and Mercantile National Bank of Indiana (the "Bank"), effective as of August 25, 2006 (the "Effective Date") the Bank was merged with and into the Association in accordance with all applicable laws (the "Merger") with the Association being the surviving entity and the separate existence of the Bank having ceased.

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the Lake County Recorder!

As a result of the Merger, the Association has succeeded to the ownership of all of the property owned by the Bank (in its individual capacity, as trustee or otherwise) on the Effective Date, including, but not limited to, the parcels of real property listed on Exhibits 1 through 15 attached hereto and made a part hereof, located in Lake County, Indiana, which are identified by legal description, street address and tax identification number.

IN WITNESS WHEREOF, the Association has executed this Certificate as of August 25, 2006.

HARRIS N.A.

By Jeri Moore
Jeri Moore, Vice President



FILED
SEP 29 2006

PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

19688

**CTIC Has made an accomodation
recording of the instrument.**

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CT

STATE OF ILLINOIS)
) SS.
COUNTY OF COOK)

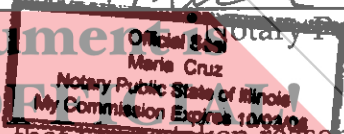
The undersigned, a notary public in and for said county, in the state aforesaid, DOES HEREBY CERTIFY that Jeri Moore, personally known to me to be the Vice President of Harris N.A., a national association, and personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that she signed and delivered the said instrument, pursuant to authority given by the board of directors of said association, as their free and voluntary act, and as the free and voluntary act of said association, for the uses and purposes therein set forth.

Given under my hand and official seal this 25th day of August, 2006.

My commission expires:

10/3/08

Meria Cruz
Notary Public



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.

Richard D. Cohler
Richard D. Cohler

This Instrument was prepared by:

Richard D. Cohler
Bailey Borlack Nadelhoffer LLC
135 South LaSalle Street, Suite 3950
Chicago, IL 60603

When recorded, return to:

Richard D. Cohler
Bailey Borlack Nadelhoffer LLC
135 South LaSalle Street, Suite 3950
Chicago, IL 60603

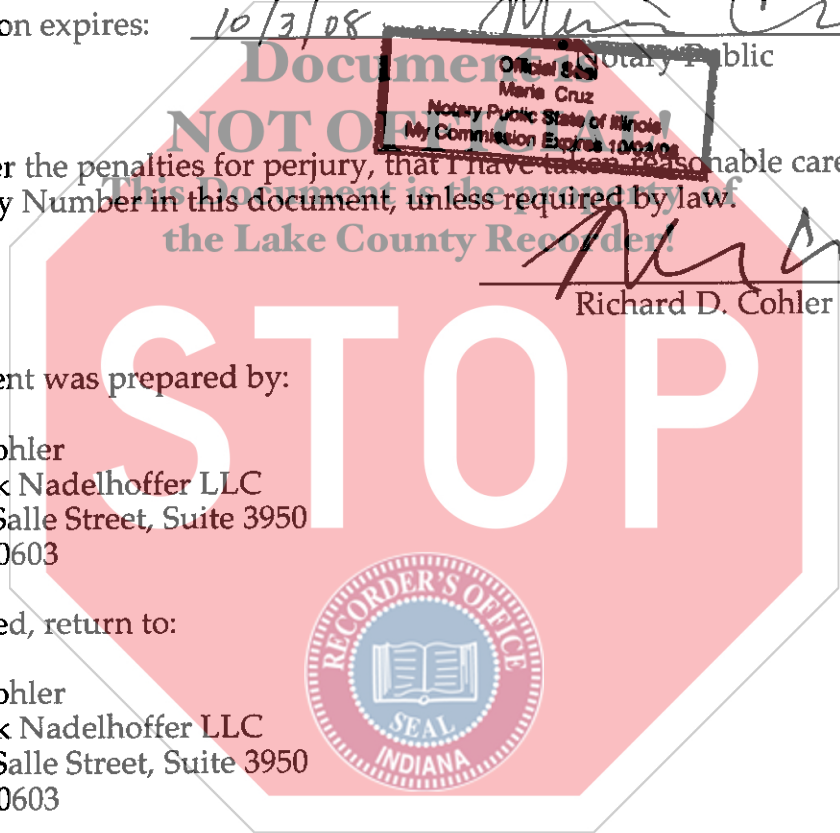


EXHIBIT 1
LEGAL DESCRIPTION

Lot 1, Wirtz Crown Heights Unit A, Section 4, as per plat thereof, recorded in Plat Book 40, page 121, in the Office of the Recorder of Lake County, Indiana.

Tax ID #: 33-23-0117-0001

Commonly known as: 2012 N. Main Street
Crown Point, IN



EXHIBIT 2
LEGAL DESCRIPTION

Parcel 1:

That part of the Northwest Quarter of the Northeast Quarter of Section 27, Township 37 North, Range 9 West of the Second Principal Meridian, East Chicago, Lake County, Indiana more particularly described as follows: Commencing at the Northeast corner of the aforementioned Section 27; thence North 88 degrees 18 minutes 30 seconds West, a distance of 2,616.0 feet more or less along the North line of Section 27, Township 37 North, Range 9 West; thence South 0 degrees 12 minutes 42 seconds West a distance of 80.60 feet more or less, along the Centerline of Alder Street, said line being the North and South Quarter line of Section 27, Township 37 North, Range 9 West; thence South 88 degrees 18 minutes 30 seconds East a distance of 36.0 feet more or less to the point of beginning; thence South 88 degrees 18 minutes 30 seconds East a distance of 201.95 feet more or less, to a point of curve; thence on a curve to the left and convex to the South (with a radius of 190.0 feet and bearing North 87 degrees 59 minutes 57 seconds East on the chord) for a distance of 24.53 feet more or less, along the arc; thence South 43 degrees 48 minutes 00 seconds East, a distance of 714.087 feet more or less; thence South 82 degrees 37 minutes 26 seconds West a distance of 11.444 feet more or less, to a point on curve; thence on a curve to the right and convex to the South (with a radius of 1105.92 feet and bearing North 62 degrees 8 minutes 3 seconds West on the chord) for a distance of 292.33 feet more or less, along the arc; thence North 54 degrees 33 minutes 41 seconds West a distance of 462.20 feet more or less to a point of curve; thence on a curve to the left and convex to the North (with a radius of 1185.92 feet and bearing North 56 degrees 44 minutes 13 seconds West on the chord) for a distance of 90.032 feet more or less, along the arc; thence North 0 degrees 12 minutes 42 seconds, a distance of 68.37 feet more or less, to the point of beginning.

Parcel 2:

That part of the Northwest Quarter of the Northeast Quarter of Section 27, Township 37 North, Range 9 West of the Second Principal Meridian, East Chicago, Lake County, Indiana more particularly described as follows: Commencing at the Northeast corner of said Section 27; thence North 88 degrees 18 minutes 30 seconds West, a distance of 2,616.0 feet more or less along the North line of Section 27, to the centerline of Alder Street; thence South 0 degrees 12 minutes 42 seconds West, a distance of 80.60 feet, along the center line of Alder Street thence South 88 degrees 18 minutes 30 seconds East, along a line parallel to the North line of said Section 27, a distance of 45.5 feet to the point of beginning; thence continuing South 88 degrees 18 minutes 30 seconds East, along the last described line, a distance of 192.45 feet to a point of curve; thence Easterly along a curve concave to the North and having a radius of 190.0 feet, and whose bearing of the long chord is North 87 degrees 59 minutes 35 seconds East, a distance of 24.53 feet; thence North 43 degrees 48 minutes 00 seconds East a distance of 17.0 feet to a point of curve; thence Westerly along a curve concave to the North and having a radius of 301.0 feet and whose bearing of the long chord is North 84 degrees 30 minutes 06 seconds West, a distance of 153.77 feet; thence North 65 degrees 07 minutes 18 seconds West, a distance of 59.00 feet; thence South 0 degrees 12 minutes 42 seconds West, along a line parallel to and 45.5 feet East of the centerline of Alder Street, a distance of 46.84 feet to the point of beginning.

Tax ID #: 24-31-0027-0018

Commonly known as: 2409 E. 141st Street
East Chicago, IN

EXHIBIT 3
LEGAL DESCRIPTION

Lots 1 to 6, both inclusive, Block 9, resubdivision of Gary Land Company's Sixth Subdivision, in the City of Gary, as per plat thereof, recorded in Plat Book 14 page 21, in the Office of the Recorder of Lake County, Indiana.

Tax ID #: 25-44-0224-0001
25-44-0224-0002
25-44-0224-0003
25-44-0224-0004
25-44-0224-0005
25-44-0224-0006
25-44-0224-0007

Commonly known as: 2746 W. 5th Avenue,
Gary, IN



EXHIBIT 4
LEGAL DESCRIPTION

Lot 1, Mercantile National Bank Subdivision, to the Town of Griffith, as per plat thereof, recorded in Plat Book 52, page 27, in the Office of the Recorder of Lake County, Indiana EXCEPT therefrom a parcel of land deeded to the Town of Griffith for Ridge Road in deed recorded May 29, 2003 as Document No. 2003 054364.

Tax ID #: 15-26-0403-0001

Commonly known as: 200 W. Ridge Road
Griffith, IN



EXHIBIT 5
LEGAL DESCRIPTION

A part of Lots 1, 2, 3 and 40 and the vacated 14 foot wide alley between said Lots, in Latham's Addition, to the City of Hammond, as per plat thereof, recorded in Plat Book 1, page 44, in the Recorder's Office of Lake County, Indiana, more particularly described as follows: Beginning at a point in the existing Southeasterly line of Hohman Avenue, which point is in a line parallel to and 2 feet Southeasterly from the original Southeasterly line of Hohman Avenue and which point is 148.03 feet Southerly from the South line of Fayette Street, which has been widened 10 feet to the South for a total width of 60 feet; thence Southeasterly on a line that is parallel to and 65 feet Northeasterly from the North line of a lot identified as George M. Eder Lot in the Legal Survey recorded in Surveyor's Book 4, page 92, in the Surveyor's Office of Lake County, Indiana, this line also being parallel to the centerline of Fayette Street, a distance of 191.2 feet, more or less, to the West line of a 14 foot wide public alley occupying the East 14 feet of said Lot 40; thence Southerly along the West line of said 14 foot wide public alley, a distance of 56.02 feet; thence Southwesterly on the Westerly line of the public alley as taken public purposes as evidenced by dedication for public alley dated October 22nd and 25th, 1943 and recorded January 7, 1944 in Miscellaneous Record 366, page 378 and 384 in the Recorder's Office, Lake County, Indiana, a distance of 30.99 feet to a point in the South line of said Lot 40 that is 30.74 Westerly from the Southeast corner of said Lot 40, measured along the South line of said Lot 40; thence Westerly on the South line of said Lot 40, a distance 19.52 feet, more or less, to the centerline of a vacated 14 foot wide alley; thence North on the centerline of said vacated alley a distance of 5.00 feet to the North line of a rectangular strip of the uniform width of 4.84 feet as referred to in Deed Record 591, page 291 and 292, in the Recorder's Office of Lake County, Indiana; thence Northwesterly on said North line of said 4.84 foot strip a distance of 135.85 feet to the East line of Hohman Avenue; thence Northerly along said East line of Hohman Avenue 51.21 feet to a bend in Hohman Avenue; thence Northeasterly on the East line of Hohman Avenue, a distance 64.71 feet to the point of beginning.



Tax ID #: 26-34-0271-0003
26-34-0271-0040

Commonly known as: 5243 Hohman Avenue
Hammond, IN

EXHIBIT 6
LEGAL DESCRIPTION

A parcel of land lying the Southwest Quarter of Section 10, Township 36 North, Range 9 West of the Second Principal Meridian, being more particularly described as beginning at the Northwest corner of the Southwest Quarter of said Section 10, thence South 89 degrees 13 minutes 15 seconds East along the North line of the Southwest Quarter of Section 10 (said North line also being the center line of 169th Street), a distance of 2039.14 feet to the POINT OF BEGINNING; thence South 0 degrees 46 minutes 45 seconds West a distance of 233.0 feet; thence South 89 degrees 13 minutes 15 seconds East a distance of 160 feet; thence North 0 degrees 46 minutes 45 seconds East a distance of 233.0 feet to the North line of the Southwest Quarter of said Section 10; thence North 89 degrees 13 minutes 15 seconds West, a distance of 160.0 feet to the POINT OF BEGINNING,

EXCEPTING the North 33 feet thereof taken for 169th street,

AND EXCEPT that part deeded by Mercantile National Bank of Indiana, a National Banking Association, to the City of Hammond, a Municipal Corporation, in the Warranty Deed dated March 6, 2001, and recorded June 11, 2001 as Document No. 2001 044621, more particularly described as follows:

A part of the Southwest Quarter of Section 10, Township 36 North, Range 9 West, Lake County, Indiana, described as follows: Commencing at the Northwest corner of said Quarter Section; thence South 89 degrees 00 minutes 32 seconds East (assumed bearing) 621.530 meters (2039.14 feet) along the North line of said Quarter Section to a prolonged West line of the grantor's land; thence South 0 degrees 59 minutes 28 seconds West 10.058 meters (33.00 feet) along said prolonged West line to the POINT OF BEGINNING of this description, which point is at the intersection of the West line of grantor's land and the South boundary of 169th Street; thence South 89 degrees 00 minutes 32 seconds East 48.768 meters (160.00 feet) along said South boundary to the East line of the grantor's land; thence South 0 degrees 59 minutes 28 seconds West 2.955 meters (9.69 feet) along said East line; thence North 89 degrees 00 minutes 28 seconds West 48.768 meters (160.00 feet) to said West line; thence North 0 degrees 59 minutes 28 seconds East 2.954 meters (9.69 feet) along said West line to the POINT OF BEGINNING.



Tax ID #: 26-37-0039-0054

Commonly known as: 3514 169th Street
Hammond, IN

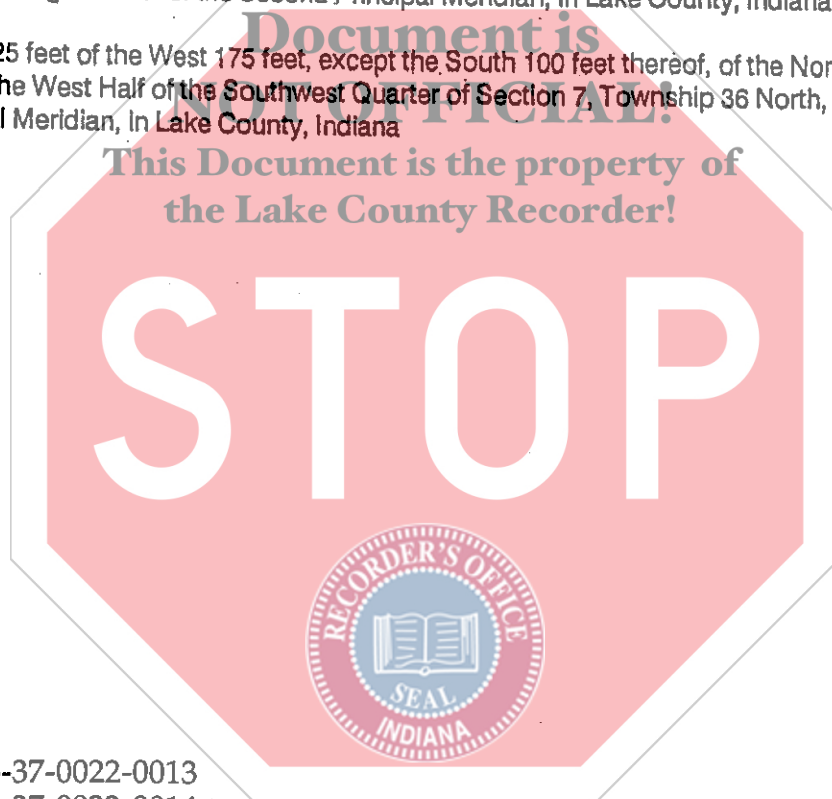
EXHIBIT 7
LEGAL DESCRIPTION

Parcel 1: Lots 1, 2, 3 and 4, Block 1, in Woodlawn Terrace Addition, to the City of Hammond, as per plat thereof, recorded in Plat Book 17, page 5, in the Office of the Recorder of Lake County, Indiana.

Parcel 2: The South 100 feet of the West 165 feet of the North 10 acres of the South 20 acres of the West Half of the Southwest Quarter of Section 7, Township 36 North, Range 9 West of the Second Principal Meridian, in Lake County, Indiana.

Parcel 3: The South 25 feet of the following described tract of land: The West 165 feet (except the South 125 feet thereof) of the North 10 acres of the South 20 acres of the West Half of the Southwest Quarter of Section 7, Township 36 North, Range 9 West of the Second Principal Meridian, in Lake County, Indiana.

Parcel 4: The South 125 feet of the West 175 feet, except the South 100 feet thereof, of the North 10 acres of the South 20 acres of the West Half of the Southwest Quarter of Section 7, Township 36 North, Range 9 West of the Second Principal Meridian, in Lake County, Indiana.



Tax ID #: 26-37-0022-0013
26-37-0022-0014
26-37-0022-0015
26-36-0371-0001

Commonly known as: 7227 Calumet Avenue
Hammond, IN

EXHIBIT 8
LEGAL DESCRIPTION

Lots 18 to 24, both inclusive, Block 23, in Unit 6 of Woodmar, in the City of Hammond, as per plat thereof, recorded in Plat Book 17, page 23, in the Office of the Recorder of Lake County, Indiana.

Tax ID #: 26-36-0401-0018

Commonly known as: 7250 Indianapolis Boulevard
Hammond, IN



EXHIBIT 9
LEGAL DESCRIPTION

The Southeasterly half of Lot 5 and all of Lots 6, 7, and 8, Block 2, Schrages 1st Addition to Hammond, as per plat thereof, recorded in Plat Book 14, page 10 in the Office of the Recorder of Lake County, Indiana

Tax ID #: 26-36-0008-0006
26-36-0008-0007

Commonly known as: 1844 Indianapolis Boulevard
Hammond, IN



EXHIBIT 10
LEGAL DESCRIPTION

The West 300 feet, except the South 196 feet thereof of the following described real estate: Beginning at the Northwest corner of Section 22, Township 35 North, Range 8 West of the Second Principal Meridian, in Lake County, Indiana; thence South, along the Section line, a distance of 396 feet; thence East with an interior angle of 90 degrees 11 minutes 30 seconds, a distance of 1,332.6 feet; thence North with an interior angle of 89 degrees 53 minutes 30 seconds a distance of 396 feet, more or less, to the North line of said Section; thence West along said North line to the point of beginning.

Tax ID #: 08-15-0121-0093

Commonly known as: 7701 Broadway
Merrillville, IN



EXHIBIT 11
LEGAL DESCRIPTION

Lot 1, in Market Square Sixth Addition to the Town of Munster, as per plat thereof, recorded in Plat Book 47,
page 92, in the Office of the Recorder of Lake County, Indiana.

Tax ID #: 18-28-0416-0001

Commonly known as: 915 Ridge Road
Munster, IN



EXHIBIT 12
LEGAL DESCRIPTION

Lot 3; HARRIS ADDITION, a Resubdivision of Lake Commercial Center, an Addition to the Town of Munster, Lake County, Indiana, as per plat thereof, recorded in Plat Book 97, page 94, in the Office of the Recorder of Lake County, Indiana.

Tax ID #: 18-28-0659-0003

Commonly known as: 10020 Calumet Avenue
Munster, IN



EXHIBIT 13
LEGAL DESCRIPTION

Lot 1 in Cline Commons, an Addition to the Town of Schererville, as per plat thereof, recorded in Plat Book 93, page 40 in the Office of the Recorder of Lake County, Indiana.

Tax ID #: 20-13-0763-0001

Commonly known as: 790 E. Lincoln Hwy
Schererville, IN



EXHIBIT 14
LEGAL DESCRIPTION

That part of the Southeast Quarter of Section 32, Township 35 North, Range 9 West of the Second Principal Meridian, in Lake County, Indiana, described as commencing at the Northeast corner of said Southeast Quarter; thence South 0 degrees 03 minutes 35 seconds East along the East line of said Section 32, a distance of 335.0 feet to the POINT OF BEGINNING; thence South 89 degrees 56 minutes 25 seconds West, a distance of 75.0 feet; thence South 0 degrees 03 minutes 35 seconds East, a distance of 20 feet; thence South 89 degrees 56 minutes 25 seconds West, a distance of 247.68 feet; thence South 0 degrees 03 minutes 35 seconds East, a distance of 180.0 feet to a point on the North right of way line of 97th Lane as platted in Homestead Acres 3rd Addition to the Town of St. John, as per plat thereof, recorded in Plat Book 46, page 92, in the Office of the Recorder of Lake County, Indiana; thence North 89 degrees 56 minutes 25 seconds East a distance of 322.68 feet; thence North 0 degrees 03 minutes 35 seconds West a distance of 200 feet to the POINT OF BEGINNING.

Tax ID #: 22-12-0006-0052

Commonly known as:

9770 Wicker Avenue
St. John, IN



EXHIBIT 15
LEGAL DESCRIPTION

Lot 3 in Block 3, Townsend and Godfrey's Addition, to the City of Hammond, as per plat thereof, recorded in Plat Book 1, page 40, in the Office of the Recorder of Lake County, Indiana.

Tax ID #: 26-36-0240-0044

Commonly known as: 5209 Hohman Avenue
Hammond, IN

