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RELEASE

WITNESS our hand and seal this _____ day of ______, 1999

THE ROYAL BANK OF SCOTLAND plc, ACTING THROUGH ITS NEW YORK BRANCH

By

Title:

GRANT F. STODDART EXECUTIVE VICE PRESIDENT THE AMERICAS

This Instrument Prepared by:

James A. Schraidt, Esq.
Seyfarth, Shaw, Fairweather & Geraldson
Suite 4200
55 East Monroe Street
Chicago, Illinois 60603

32-P ckg 32219 STATE OF NEW YORK) SS
COUNTY OF NEW YORK)

Notary Public

STEPHEN A. ARVAY
Metery Public, State of New York
No. 41-4864842
Cualified in Queens County
Commission Empires, July 7, 2000



EXHIBIT A

LEGAL DESCRIPTION



PARCEL A1: PART OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 7 WEST DESCRIBED AS FOLLOWS: BEGINNING AT A MONUMENT AT THE INTERSECTION OF THE CENTER LINE OF CYPRESS AVENUE AND THE CENTER LINE OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 7 WEST; THENCE NORTH ALONG SAID CENTER LINE OF SAID SECTION 31, A DISTANCE OF 30 FEET; THENCE EAST ALONG THE NORTH LINE OF CYPRESS AVENUE, A DISTANCE OF 160.02 FEET TO THE POINT OF BEGINNING; THENCE NORTH PARALLEL WITH THE CENTER LINE OF LAKE STREET, A DISTANCE OF 282.00 FEET; THENCE EAST, PARALLEL TO THE CENTER LINE OF CYPRESS AVENUE, A DISTANCE OF 160.76 FEET; THENCE SOUTH PARALLEL WITH THE CENTER LINE OF LAKE STREET, A DISTANCE OF 137.00 FEET; THENCE EAST, PARALLEL WITH THE CENTER LINE OF LAKE STREET, A DISTANCE OF 145.00 FEET; THENCE WEST ALONG THE NORTH LINE OF CYPRESS AVENUE, A DISTANCE OF 337.08 FEET TO THE POINT OF BEGINNING, ALL IN THE CITY OF GARY, IN LAKE COUNTY, INDIANA.

PARCEL A2: PART OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 7 WEST OF THE SECOND PRINCIPAL MERIDIAN, DESCRIBED AS FOLLOWS: BEGINNING AT A MONUMENT AT THE INTERSECTION OF THE CENTER LINE OF CYPRESS AVENUE AND THE WEST LINE OF SAID SOUTHEAST QUARTER OF SECTION 31; THENCE NORTH ALONG SAID WEST LINE OF SAID SOUTHEAST QUARTER, A DISTANCE OF 30 FEET TO THE NORTH RIGHT OF WAY LINE OF CYPRESS AVENUE AND THE POINT OF BEGINNING; THENCE EAST ALONG THE NORTH LINE OF CYPRESS AVENUE A DISTANCE OF 160.02 FEET; THENCE NORTH, PARALLEL WITH THE CENTER LINE OF LAKE STREET A DISTANCE OF 308.15 FEET; THENCE WEST, PARALLEL TO THE CENTER LINE OF CYPRESS AVENUE A DISTANCE OF 152.24 FEET TO THE WEST LINE OF SAID SOUTHEAST QUARTER OF SECTION 31; THENCE SOUTH ALONG SAID WEST LINE A DISTANCE OF 308 FEET, TO THE POINT OF BEGINNING, ALL IN THE CITY OF GARY, IN LAKE COUNTY, INDIANA.

PARCEL A3: PART OF GOVERNMENT LOT 5 IN THE SOUTHEAST QUARTER OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 7 WEST OF THE SECOND PRINCIPAL MERIDIAN IN THE CITY OF GARY, CALUMET TOWNSHIP, LAKE COUNTY, INDIANA, LYING WESTERLY OF THE CENTER LINE OF DAKE STREET AND NORTH OF THE NORTH LINE OF JOHNSON-KENNEDY ESTATES FOURTH SUBDIVISION, MORE PARTICULARLY DESCRIBED AS BEGINNING AT THE POINT OF INTERSECTION OF A LINE THAT IS PARALLEL TO AND 408.65 FEET WEST OF THE CENTER LINE OF LAKE STREET WITH A LINE THAT IS PARALLEL TO AND 30 FEET NORTH OF THE NORTH LINE OF JOHNSON-KENNEDY ESTATES FOURTH SUBDIVISION (THE CENTER LINE OF HEMLOCK STREET); THENCE NORTHERLY ON SAID LINE PARALLEL WITH LAKE STREET A DISTANCE OF 150.24 FEET; THENCE WESTERLY ON A LINE THAT IS PARALLEL WITH, AND 180.24 FEET NORTH OF THE NORTH LINE OF JOHNSON-KENNEDY ESTATES FOURTH SUBDIVISION, A DISTANCE OF 226.70 FEET, TO THE WEST LINE OF GOVERNMENT LOT 5; THENCE SOUTHERLY ON SAID WEST LINE, A DISTANCE OF 150.17 FEET TO A LINE THAT IS 30 FEET NORTH OF AND PARALLEL WITH THE NORTH LINE OF JOHNSON-KENNEDY ESTATES FOURTH SUBDIVISION; THENCE EASTERLY ON SAID LINE A DISTANCE OF 230.5 FEET TO THE PLACE OF BEGINNING.

PARCEL B1: PART OF GOVERNMENT LOT 5 IN THE EAST HALF OF SECTION 31,

TOWNSHIP 37 NORTH, RANGE 7 WEST OF THE SECOND PRINCIPAL MERIDIAN, IN THE CITY OF GARY, CALUMET TOWNSHIP, LAKE COUNTY, INDIANA, LYING WESTERLY OF THE CENTER LINE OF LAKE STREET AND NORTH OF THE NORTH LINE OF JOHNSON-KENNEDY ESTATES 4TH SUBDIVISION AS THE SAME APPEARS IN PLAT BOOK 22, PAGE 2, IN THE RECORDER'S OFFICE OF LAKE COUNTY, INDIANA, MORE PARTICULARLY DESCRIBED AS BEGINNING AT A POINT IN THE WEST LINE OF GOVERNMENT LOT 5, 180.18 FEET NORTH OF THE NORTH LINE OF JOHNSON-KENNEDY ESTATES 4TH SUBDIVISION (THE CENTER LINE OF HEMLOCK AVENUE) MEASURED ALONG THE WEST LINE OF SAID GOVERNMENT LOT 5; THENCE NORTHERLY ON THE WEST LINE OF GOVERNMENT LOT 5, A DISTANCE OF 329.63 FEET TO THE GRAND CALUMET RIVER LAGOON; THENCE ALONG THE WATERS EDGE OF SAID LAGOON TO A LINE THAT IS PARALLEL TO AND 333.02 FEET WEST OF THE CENTER LINE OF LAKE STREET MEASURED PARALLEL WITH HEMLOCK AVENUE, THE CHORD DISTANCE OF THE LINE ALONG SAID LAGOON BEING 297.58 FEET AND THE CHORD BEARING BEING NORTH 79 DEGREES 07 MINUTES 51 SECONDS EAST; THENCE SOUTHERLY ON SAID LINE 335.96 FEET TO THE NORTH LINE OF FOREST COURT (SEE DEED RECORD BOOK 1209, PAGE 180, DOCUMENT 414683, RECORDED JULY 5, 1962); THENCE ALONG THE DEDICATED RIGHT OF WAY OF FOREST COURT, (SEE DEED RECORD BOOK 1296, PAGE 32, DOCUMENT NO. 625929, RECORDED JULY 23, 1965) 189.77 FEET BEGINNING NORTHWESTERLY ALONG THE ARC OF A CURVE THAT IS CONCAVE TO THE SOUTHEAST, SAID CURVE HAVING A RADIUS OF 40 FEET, A CHORD LENGTH OF 55.66 FEET AND A CHORD BEARING OF SOUTH 44 DEGREES 06 MINUTES 04 SECONDS WEST TO A POINT WHICH IS 373.02 FEET WESTERLY FROM THE CENTERLINE OF LAKE STREET; THENCE SOUTHERLY ON THE WEST RIGHT OF WAY LINE OF FOREST COURT, AS THE SAME WAS DEDICATED JULY 23, 1965 A DISTANCE OF 10.03 FEET, SAID LINE BEING PARALLEL WITH THE CENTER LINE OF LAKE STREET; THENCE WESTERLY ON A LINE WHICH IS PARALLEL WITH THE NORTH LINE OF JOHNSON-KENNEDY ESTATES 4TH SUBDIVISION, A DISTANCE OF 262.35 FEET, TO THE POINT OF BEGINNING.

PARCEL C1: A PART OF THE SOUTHEAST QUARTER OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 7 WEST OF THE 2ND P. M., IN THE CITY OF GARY, IN LAKE COUNTY, INDIANA, AND DESCRIBED AS: COMMENCING AT THE INTERSECTION OF THE WEST LINE OF LAKE STREET AND THE SOUTH LINE OF HEMLOCK AVENUE AS SHOWN IN THE PLAT OF JOHNSON-KENNEDY ESTATES 4TH SUBDIVISION AS SHOWN IN PLAT BOOK 22, PAGE 2, IN THE RECORDER'S OFFICE IN LAKE COUNTY, INDIANA; THENCE WEST ALONG THE SOUTH LINE OF SAID HEMLOCK AVENUE, A DISTANCE OF 133.55 FEET TO THE POINT OF BEGINNING OF THIS DESCRIPTION; THENCE CONTINUING WEST, ALONG THE SOUTH LINE OF SAID HEMLOCK AVENUE, A DISTANCE OF 241.00 FEET; THENCE SOUTHERLY ON A LINE PARALLEL WITH THE WEST LINE OF LAKE STREET, A DISTANCE OF 190.13 FEET; THENCE EASTERLY ON A LINE PARALLEL WITH THE SOUTH LINE OF HEMLOCK AVENUE, A DISTANCE OF 241.00 FEET; THENCE NORTHERLY ON A LINE PARALLEL WITH THE WEST LINE OF LAKE STREET, A DISTANCE OF 190.13 FEET; THENCE FEED OF LAKE STREET, A DISTANCE OF 190.13 FEET TO THE PLACE OF BEGINNING.

PARCEL C2: A PART OF THE SOUTHEAST QUARTER OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 7 WEST OF THE SECOND PRINCIPAL MERIDIAN, IN THE CITY OF GARY, IN LAKE COUNTY, INDIANA, AND DESCRIBED AS: COMMENCING AT THE

INTERSECTION OF THE WEST LINE OF LAKE STREET AND THE SOUTH LINE OF HEMLOCK AVENUE AS SHOWN IN THE PLAT OF JOHNSON-KENNEDY ESTATES 4TH SUBDIVISION IN PLAT BOOK 22, PAGE 2, IN LAKE COUNTY, INDIANA, THENCE CONTINUING WEST ALONG THE SOUTH LINE OF SAID HEMLOCK AVENUE A DISTANCE OF 374.55 FEET TO THE PLACE OF BEGINNING OF THIS DESCRIPTION; THENCE SOUTHERLY ON A LINE PARALLEL WITH THE WEST LINE OF LAKE STREET, A DISTANCE OF 216.53 FEET; THENCE WESTERLY ON A LINE PARALLEL WITH THE SOUTH LINE OF HEMLOCK AVENUE, A DISTANCE OF 238.59 FEET TO THE WEST LINE OF SAID SOUTHEAST QUARTER OF SECTION 31; THENCE NORTHERLY ON THE WEST LINE OF SAID SOUTHEAST QUARTER A DISTANCE OF 216.42 FEET TO THE SOUTH LINE OF HEMLOCK AVENUE; THENCE EASTERLY ON THE SOUTH LINE OF HEMLOCK AVENUE, A DISTANCE OF 233.16 FEET TO THE PLACE OF BEGINNING.

PARCEL D1 AND D2: PART OF GOVERNMENT LOT 5 IN THE SOUTHEAST QUARTER OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 7 WEST OF THE 2ND P. M., IN THE CITY OF GARY, CALUMET TOWNSHIP, LAKE COUNTY, INDIANA, LYING WESTERLY OF THE CENTER LINE OF LAKE STREET AND NORTH OF THE NORTH LINE OF JOHNSON-KENNEDY ESTATES FOURTH SUBDIVISION, MORE PARTICULARLY DESCRIBED AS BEGINNING AT THE POINT OF INTERSECTION OF A LINE THAT IS PARALLEL TO AND 33 FEET WEST OF THE CENTER LINE OF LAKE STREET WITH A LINE THAT IS PARALLEL TO AND 30 FEET NORTH OF THE NORTH LINE OF JOHNSON-KENNEDY ESTATES FOURTH SUBDIVISION (THE CENTER LINE OF HEMLOCK AVENUE); THENCE NORTHERLY ON THE WEST LINE OF LAKE STREET A DISTANCE OF 150.24 FEET TO THE SOUTH LINE OF FOREST COURT; THENCE WESTERLY ON A LINE THAT IS PARALLEL WITH THE CENTER LINE OF HEMLOCK AVENUE AND ALONG THE SOUTH LINE OF FOREST COURT A DISTANCE OF 375.65 FEET; THENCE SOUTHERLY ON A LINE THAT IS PARALLEL WITH THE CENTER LINE OF LAKE STREET A DISTANCE OF 150.24 FEET TO THE NORTH LINE OF HEMLOCK AVENUE; THENCE WESTERLY ON SAID NORTH LINE, 375.65 FEET TO THE POINT OF BEGINNING.

PARCEL E1: PART OF THE WEST HALF OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 7 WEST OF THE 2ND P. M., IN THE CITY OF GARY, IN LAKE COUNTY, INDIANA, DESCRIBED AS FOLLOWS: BEGINNING AT A MONUMENT AT INTERSECTION OF THE CENTER LINE OF VACATED GIBSON STREET (THE CENTER LINE OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 7 WEST) AND THE CENTER LINE OF CYPRESS AVENUE, THENCE NORTH ALONG THE CENTER LINE OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 7 WEST A DISTANCE OF 338 FEET, THENCE EAST, PARALLEL WITH THE CENTER LINE OF CYPRESS AVENUE, A DISTANCE OF 152.24 FEET; THENCE SOUTH SOUTH, PARALLEL WITH THE CENTER LINE OF LAKE STREET, A DISTANCE OF 26.15 FEET; THENCE EAST, PARALLEL WITH THE CENTER LINE OF CYPRESS AVENUE A DISTANCE OF 160.76 FEET TO THE POINT OF BEGINNING; THENCE CONTINUING EAST, PARALLEL WITH THE CENTER LINE OF CYPRESS AVENUE, A DISTANCE OF 176.33 FEET; THENCE SOUTH, PARALLEL WITH THE CENTER LINE OF LAKE STREET A DISTANCE OF 137.00 FEET; THENCE WEST, PARALLEL WITH THE CENTER LINE OF CYPRESS AVENUE A DISTANCE OF 176.33 FEET; THENCE NORTH, PARALLEL WITH THE CENTER LINE OF CYPRESS AVENUE A DISTANCE OF 176.33 FEET; THENCE NORTH, PARALLEL WITH THE CENTER LINE OF CYPRESS AVENUE A DISTANCE OF 176.33 FEET; THENCE NORTH, PARALLEL WITH THE CENTER LINE OF CYPRESS AVENUE A DISTANCE OF 176.33 FEET; THENCE NORTH, PARALLEL WITH THE CENTER LINE OF LAKE STREET A DISTANCE OF 137.00 FEET TO THE POINT OF BEGINNING, IN THE CITY OF GARY, IN LAKE COUNTY, INDIANA.

PARCEL F1: LOTS 17 TO 24, INCLUSIVE, AND THE VACATED SOUTH 20 FEET OF HICKORY AVENUE, NOW FOREST AVENUE, LYING NORTH OF AND ADJACENT TO SAID LOT 17, AND THE VACATED NORTH 20 FEET OF HEMLOCK AVENUE LYING SOUTH OF AND ADJACENT TO SAID LOT 24, AND THE WEST HALF OF THE VACATED 20 FOOT ALLEY WHICH ADJOINS SAID LOTS 17 TO 24, INCLUSIVE, ON THE EAST, ALL IN BLOCK "A", IN THE JOHNSON-KENNEDY ESTATES SECOND SUBDIVISION, IN THE CITY OF GARY, AS SHOWN IN PLAT BOOK 17, PAGE 15, IN THE RECORDER'S OFFICE IN LAKE COUNTY, INDIANA.

PARCEL F2: A PART OF THE WEST HALF OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 7 WEST OF THE SECOND PRINCIPAL MERIDIAN AND MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE INTERSECTION OF THE NORTH LINE OF CYPRESS AVENUE WITH THE WEST LINE OF LAKE STREET, THENCE 133.55 FEET WEST, ALONG THE NORTH LINE OF CYPRESS AVENUE; THENCE 298.12 FEET NORTH, PARALLEL WITH THE WEST LINE OF LAKE STREET; THENCE 133.55 FEET EAST, PARALLEL WITH THE NORTH LINE OF CYPRESS AVENUE, TO THE WEST LINE OF LAKE STREET; THENCE 298.12 FEET SOUTH, ALONG SAID WEST LINE OF LAKE STREET, TO THE POINT OF BEGINNING, ALL IN THE CITY OF GARY, IN LAKE COUNTY, INDIANA, ALSO KNOWN AS LOTS 21 TO 29, BOTH INCLUSIVE, BLOCK 4, JOHNSON-KENNEDY ESTATES FOURTH SUBDIVISION, IN THE CITY OF GARY AS SHOWN IN PLAT BOOK 22, PAGE 2, IN LAKE COUNTY, INDIANA.

PARCEL F3: PART OF GOVERNMENT LOT 5 IN THE EAST HALF OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 7 WEST OF THE 2ND P. M., IN THE CITY OF GARY, LAKE COUNTY, INDIANA, LYING WESTERLY OF THE CENTER LINE OF LAKE STREET AND NORTH OF THE NORTH LINE OF JOHNSON-KENNEDY ESTATES FOURTH SUBDIVISION, MORE PARTICULARLY DESCRIBED AS BEGINNING AT A POINT THAT IS 33 FEET WEST OF THE CENTER LINE OF LAKE STREET AND 230.24 FEET NORTH OF THE CENTER LINE OF HEMLOCK AVENUE, WHICH CENTER LINE IS THE NORTH LINE OF SAID JOHNSON-KENNEDY ESTATES FOURTH SUBDIVISION AS SHOWN IN PLAT BOOK 22, PAGE 2; THENCE WESTERLY PARALLEL WITH THE CENTER LINE OF HEMLOCK AVENUE AND ALONG THE NORTH LINE OF FOREST COURT, 150.00 FEET TO A LINE THAT IS 180.02 FEET WEST OF AND PARALLEL WITH THE CENTER LINE OF LAKE STREET; THENCE NORTHERLY ON SAID PARALLEL LINE, 369.03 FEET TO THE GRAND CALUMET RIVER LAGOON; THENCE NORTHEASTERLY ALONG THE WATER'S EDGE TO THE WEST LINE OF LAKE STREET, THE CHORD DISTANCE OF SAID LINE BEING 151.99 FEET AND THE CHORD BEARING BEING NORTH 78 DEGREES 43 MINUTES 43 SECONDS EAST; THENCE SOUTHERLY ON SAID WEST LINE, A DISTANCE OF 398.78 FEET TO THE PLACE OF BEGINNING.

PARCEL F4: A PART OF GOVERNMENT LOT 5 IN THE NORTHEAST HALF OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 7 WEST OF THE 2ND P. M., IN THE CITY OF GARY, LAKE COUNTY, INDIANA, LYING WESTERLY OF THE CENTER LINE OF LAKE STREET AND NORTH OF THE NORTH LINE OF JOHNSON-KENNEDY ESTATES FOURTH SUBDIVISION, AS SHOWN IN PLAT BOOK 22, PAGE 2, MORE PARTICULARLY DESCRIBED AS BEGINNING AT A POINT THAT IS 183.02 FEET WEST OF THE

CENTER LINE OF LAKE STREET AND 230.24 FEET NORTH OF THE CENTER LINE OF HEMLOCK AVENUE WHICH SAID CENTER LINE IS THE SAID NORTH LINE OF JOHNSON-KENNEDY ESTATES FOURTH SUBDIVISION; THENCE WESTERLY PARALLEL WITH THE CENTER LINE OF HEMLOCK AVENUE AND ON THE NORTH LINE OF FOREST COURT, 150 FEET TO A LINE THAT IS 333.02 FEET WEST OF AND PARALLEL WITH THE CENTER LINE OF LAKE STREET; THENCE NORTHERLY PARALLEL WITH THE CENTER LINE OF LAKE STREET, 335.96 FEET TO THE GRAND CALUMET RIVER LAGOON; THENCE NORTHEASTERLY ALONG THE WATER'S EDGE OF SAID LAGOON TO A LINE THAT IS PARALLEL WITH AND 183.02 FEET WEST OF THE CENTER LINE OF LAKE STREET, THE CHORD DISTANCE OF THE LINE ALONG SAID LAGOON BEING 152.57 FEET AND THE CHORD BEARING BEING NORTH 77 DEGREES 29 MINUTES 56 SECONDS EAST; THENCE SOUTHERLY, PARALLEL WITH AND 183.02 FEET WEST OF THE CENTER LINE OF LAKE STREET, A DISTANCE OF 369.03 FEET TO THE PLACE OF BEGINNING.

PARCEL F5: PART OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 7 WEST OF THE SECOND PRINCIPAL MERIDIAN, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT A MONUMENT AT THE INTERSECTION OF THE CENTER LINE OF VACATED GIBSON STREET, (THE CENTER LINE OF SAID SECTION 31) AND THE CENTER LINE OF CYPRESS AVENUE; THENCE NORTH ALONG THE CENTER LINE OF SAID SECTION 31, A DISTANCE OF 721.81 FEET; THENCE EAST, PARALLED WITH THE CENTER LINE OF HEMLOCK AVENUE, A DISTANCE OF 185.05 FEET TO THE POINT OF BEGINNING; THENCE EAST, PARALLEL WITH THE CENTER LINE OF HEMLOCK AVENUE, A DISTANCE OF 53.54 FEET; THENCE NORTH, PARALLEL WITH THE CENTER LINE OF LAKE STREET A DISTANCE OF 26.4 FEET; THENCE EAST, PARADLEL WITH THE CENTER LINE OF HEMLOCK AVENUE A DISTANCE OF 241 FEET; THENCE SOUTH PARALLEL WITH THE CENTER LINE OF LAKE STREET A DISTANCE OF 190.23 FEET TO THE NORTH RIGHT OF WAY LINE OF KENNEDY TERRACE; THENCE WEST, ALONG THE NORTH RIGHT OF WAY LINE OF KENNEDY TERRACE A DISTANCE OF 243.04 FEET; THENCE NORTHWESTERLY ALONG THE RIGHT OF WAY LINE OF THE KENNEDY TERRACE CUL DE SAC A DISTANCE OF 66.15 FEET, SAID DISTANCE BEING ALONG THE ARC OF A CURVE THAT IS CONCAVE TO THE SOUTHWEST AND WHOSE RADIUS IS 52.5 FEET, WHOSE CHORD LENGTH IS 61.86 FEET AND WHOSE CHORD BEARING IS NORTH 64 DEGREES 31 MINUTES 21 SECONDS WEST; THENCE NORTH, PARALLEL WITH THE CENTER LINE OF SAID SECTION 31 A DISTANCE OF 137.15 FEET TO THE POINT OF BEGINNING, ALL IN THE CITY OF GARY, IN LAKE COUNTY, INDIANA.

PARCEL F6: ALL OF LOTS 18 TO 26, INCLUSIVE, BLOCK "C", OF JOHNSON-KENNEDY ESTATES SECOND SUBDIVISION, IN THE CITY OF GARY, AS SHOWN IN PLAT BOOK 17, PAGE 15, IN THE RECORDER'S OFFICE OF LAKE COUNTY, INDIANA.

PARCEL F7: PART OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 7 WEST OF THE 2ND P. M. AND DESCRIBED AS FOLLOWS: BEGINNING AT A MONUMENT AT THE INTERSECTION OF THE CENTER LINE OF SAID SECTION 31 (THE CENTER LINE OF VACATED GIBSON

STREET) AND THE CENTER LINE OF CYPRESS AVENUE; THENCE NORTH ALONG THE CENTER LINE OF SAID SECTION 31, A DISTANCE OF 338 FEET TO THE PLACE OF BEGINNING; THENCE CONTINUING NORTH ALONG THE CENTER LINE OF SAID SECTION 31, A DISTANCE OF 383.81 FEET; THENCE EAST, PARALLEL WITH THE CENTER LINE OF HEMLOCK AVENUE, A DISTANCE OF 185.05 FEET; THENCE SOUTH, PARALLEL WITH THE CENTER LINE OF SAID SECTION 31, A DISTANCE OF 137.15 FEET, TO A POINT ON KENNEDY TERRACE CUL DE SAC RIGHT OF WAY; THENCE 146.14 FEET SOUTHERLY ALONG SAID RIGHT OF WAY LINE, AND ALONG THE ARC OF A CURVE THAT IS CONCAVE TO THE EAST, SAID CURVE HAVING A RADIUS OF 52.5 FEET, A CHORD LENGTH OF 103.32 FEET AND A CHORD BEARING PARALLEL WITH THE CENTERLINE OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 7 WEST; THENCE SOUTH PARALLEL WITH THE CENTER LINE OF SAID SECTION 31, A DISTANCE OF 169.47 FEET; THENCE WEST, PARALLEL WITH THE CENTER LINE OF CYPRESS AVENUE, A DISTANCE OF 32.15 FEET; THENCE NORTH AND PARALLEL WITH THE CENTER LINE OF LAKE STREET, A DISTANCE OF 26.15 FEET; THENCE WEST, PARALLEL WITH THE CENTER LINE OF CYPRESS AVENUE, A DISTANCE OF 152.24 FEET TO THE POINT OF BEGINNING, ALL IN THE CITY OF GARY, LAKE COUNTY, INDIANA.

PARCEL F8: PART OF THE WEST HALF OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 7 WEST OF THE 2ND P. M., GARY, LAKE COUNTY, INDIANA, DESCRIBED AS FOLLOWS: BEGINNING AT A MONUMENT AT INTERSECTION OF THE CENTER LINE OF VACATED GIBSON STREET (CENTER LINE OF SAID SECTION 31) AND THE CENTER LINE OF CYPRESS AVENUE, THENCE NORTH ALONG THE CENTER LINE OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 7 WEST, A DISTANCE OF 338 FEET; THENCE EAST PARALLEL WITH THE CENTER LINE OF CYPRESS AVENUE, A DISTANCE OF 152.24 FEET; THENCE SOUTH, PARALLEL WITH THE CENTER LINE OF LAKE STREET, A DISTANCE OF 26.15 FEET; THENCE EAST, PARALLEL WITH THE CENTER LINE OF CYPRESS AVENUE, A DISTANCE OF 32.15 FEET TO THE POINT OF BEGINNING; THENCE NORTH, PARALLEL WITH THE CENTER LINE OF SAID SECTION 31, A DISTANCE OF 169.47 FEET, TO A POINT ON THE KENNEDY TERRACE RIGHT OF WAY; THENCE 65.47 FEET NORTHEASTERLY, ALONG SAID RIGHT OF WAY LINE AND ALONG THE ARC OF A CURVE THAT IS CONCAVE TO THE NORTHWEST, SAID CURVE HAVING A RADIUS OF 52.5 FEET, A CHORD LENGTH OF 61.31 FEET AND A CHORD BEARING OF NORTH 64 DEGREES 10 MINUTES 20 SECONDS EAST, THENCE EAST, ALONG THE SOUTH RIGHT OF WAY LINE OF KENNEDY TERRACE A DISTANCE OF 244.63 FEET; THENCE SOUTH, PARALLEL WITH THE CENTER LINE OF LAKE STREET, A DISTANCE OF 196.10 FEET THENCE WEST, PARALLEL WITH THE CENTER LINE OF CYPRESS AVENUE, A DISTANCE OF 304.94 FEET TO THE POINT OF BEGINNING, ALL IN THE CITY OF GARY, LAKE COUNTY, INDIANA.

PARCEL 2: LOTS 12, 13, AND 14, BLOCK 3, JOHNSON-KENNEDY ESTATES FOURTH SUBDIVISION, IN THE CITY OF GARY, AS SHOWN IN PLAT BOOK 22, PAGE 2, IN LAKE COUNTY, INDIANA.

PARCEL 3: LOTS 15 AND 16, BLOCK 3, JOHNSON-KENNEDY ESTATES 4TH SUBDIVISION, IN THE CITY OF GARY, AS SHOWN IN PLAT BOOK 22, PAGE 2, IN

PARCEL 4: THAT PART OF VACATED KENNEDY TERRACE LYING WEST OF THE EAST LINES OF PARCEL F5 EXTENDED SOUTH AND PARCEL F8 EXTENDED NORTH AS EVIDENCED IN DOCUMENT RECORDED JANUARY 22, 1991, AS DOCUMENT NO. 91003421, BEING A PART OF THE WEST HALF OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 7 WEST OF THE 2ND P. M., IN LAKE COUNTY, INDIANA.

PARCEL 5: THAT PART OF VACATED HEMLOCK AVENUE LYING WEST OF THE WEST LINE OF LAKE STREET, AS EVIDENCED IN DOCUMENT RECORDED JANUARY 22, 1991, AS DOCUMENT NO. 91003421, BEING A PART OF THE WEST HALF OF THE NORTHWEST QUARTER OF THE SOUTHEAST QUARTER OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 7 WEST OF THE 2ND P. M., IN LAKE COUNTY, INDIANA.

PARCEL 6: PART OF GOVERNMENT LOT 5 IN THE SOUTHEAST QUARTER OF SECTION 31, TOWNSHIP 37 NORTH, RANGE 7 WEST OF THE SECOND PRINCIPAL MERIDIAN, IN THE CITY OF GARY, LAKE COUNTY, INDIANA, LYING WESTERLY OF THE CENTERLINE OF LAKE STREET AND NORTH OF THE NORTH LINE OF JOHNSON-KENNEDY ESTATES FOURTH SUBDIVISION, MORE PARTICULARLY DESCRIBED AS FOLLOWS: BEGINNING AT THE POINT OF INTERSECTION OF A LINE THAT IS PARALLEL TO AND 33 FEET WEST OF THE CENTERLINE OF LAKE STREET WITH A LINE THAT IS PARALLEL TO AND 180 FEET NORTH OF THE NORTH LINE OF JOHNSON-KENNEDY ESTATES FOURTH SUBDIVISION, MEASURED ON A LINE PARALLEL TO LAKE STREET; THENCE NORTHERLY ON SAID 33-FOOT PARALLEL LINE, 50 FEET TO A LINE THAT IS PARALLEL TO AND 230 FEET NORTH OF THE NORTH LINE OF JOHNSON-KENNEDY ESTATES FOURTH SUBDIVISION MEASURED ALONG A LINE PARALLEL TO THE CENTERLINE OF LAKE STREET; THENCE WESTERLY ON SAID 230-FOOT PARALLEL LINE 452.41 FEET TO A LINE THAT IS 485.41 FEET WEST OF THE CENTERLINE OF LAKE STREET MEASURED ON A LINE PARALLEL TO THE NORTH LINE OF JOHNSON-KENNEDY ESTATES FOURTH SUBDIVISION; THENCE SOUTHERLY ON SAID 485.41 FOOT PARALLEL LINE A DISTANCE OF 10 FEET TO A CURVED LINE OF 40-FOOT RADIUS; THENCE WESTERLY, SOUTHERLY AND NORTHERLY ON THE ARC OF THE CURVE STRUCK BY THE 40-FOOT RADIUS WHOSE CENTERPOINT IS THE INTERSECTION POINT OF THE AFORESAID 485.41 FOOT PARALLEL LINE WITH A LINE THAT IS PARALLEL TO AND 180 FEET NORTHERLY OF THE NORTH LINE OF JOHNSON-KENNEDY ESTATES FOURTH SUBDIVISION, MEASURED ALONG A LINE PARALLEL TO AND 485.41 FEET WEST OF THE CENTERLINE OF LAKE STREET, AN ARC DISTANCE OF 187.25 FEET TO AFORESAID LINE THAT IS 180 FEET NORTH OF THE PARALLEL TO THE NORTH LINE OF JOHNSON-KENNEDY ESTATES FOURTH SUBDIVISION, MEASURED ALONG A LINE PARALLEL TO THE CENTERLINE OF LAKE STREET; THENCE EASTERLY ON SAID 180-FOOT PARALLEL LINE A DISTANCE OF 412.41 FEET TO THE POINT OF BEGINNING, EXCEPTING THEREFROM THE FOLLOWING: THAT PART LYING WEST OF A LINE DESCRIBED AS BEGINNING AT A POINT ON THE SOUTH LINE OF HERETOFORE FOREST COURT 373 FEET WEST OF THE CENTERLINE OF LAKE STREET; THENCE NORTHERLY ON A LINE WHICH IS PARALLEL TO AND 373 FEET WEST OF THE CENTERLINE OF LAKE STREET, 10 FEET; THENCE NORTHWESTERLY ON THE ARC OF THE CURVE STRUCK BY THE 40-FOOT RADIUS

WHOSE CENTERPOINT IS THE INTERSECTION OF THE AFORESAID 373-FOOT PARALLEL LINE WITH THE NORTH RIGHT OF WAY LINE OF HERETOFORE FOREST COURT, 64.05 FEET TO THE NORTH RIGHT OF WAY LINE OF HERETOFORE FOREST COURT.