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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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MICHAEL A. BROWN
RECORDER

Environmental Disclosure Document for Transfer of Real Property (IC 13-25-3-7.5)

State Form 52653 (R/1-07)
Indiana Department of Environmental Management

A WARNING TO THE PARTIES TO A TRANSFER OF PROPERTY:

The single act of reading this document does not constitute "all appropriate inquiries" into the previous ownership and uses of the facility to satisfy that requirement under the federal Comprehensive Environmental Response, Compensation and Liability Act (42 U.S.C. 9601(35)(B)). You are strongly encouraged to read this document carefully and to take all other actions necessary to make a due diligence inquiry into the previous ownership and uses of the facility if you intend to satisfy the criteria to avoid liability under the federal Comprehensive Environmental Response, Compensation and Liability Act or IC 13-25-4.

For Use By County	Recorder's Office
County	
Date	
Document Number	
Volume	
Page	
Received by	
The following information is provided under IC 13-25-3-7.5, the Responsible Property Transfer Law.	

I. Property Identification

A. Address of Property:

Street 969 BAKER STREET	City or town GARY
Township	Tax Parcel Identification No. (Key Number):

B. Legal Description:

Section	Township	Range
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Enter or attach complete legal description in this area:

Liability Disclosure

Transferees and transferees of real property are advised that their ownership or other control of such property may render them liable for environmental cleanup costs whether or not they caused or contributed to the presence of environmental problems in association with the property.

C. Property Characteristics:

Lot size	Acreage
Check all types of improvements and uses that pertain to the property:	
<input type="checkbox"/> Apartment building (6 units or less)	<input type="checkbox"/> Industrial building
<input type="checkbox"/> Commercial apartment (over 6 units)	<input type="checkbox"/> Farm, with buildings
<input type="checkbox"/> Store, office, commercial building	<input type="checkbox"/> Other (specify)

II. Nature of Transfer

A. (1) Is this a transfer by deed or other instrument of conveyance of fee title to property?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(2) Is this a transfer by assignment of over 25% of beneficial interest of a land trust?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(3) A lease exceeding a term of 40 years?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(4) A collateral assignment of beneficial interest?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(5) An installment contract for the sale of property?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(6) A mortgage of trust deed?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(7) A lease of any duration that includes an option to purchase?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

B. (1) Identify Transferor:

Name of Transferor
Address
City/State
Zip
Trust number
Name and address of Trustee if this is a transfer of beneficial interest of a land trust.

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IN-0145-0907

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(2) Identify person who has completed this form on behalf of the Transferor and who has knowledge of the information contained in this form. Include name, position (if any), and address and telephone number.

Name	Position
Address	City/State
Zip	Telephone number () -

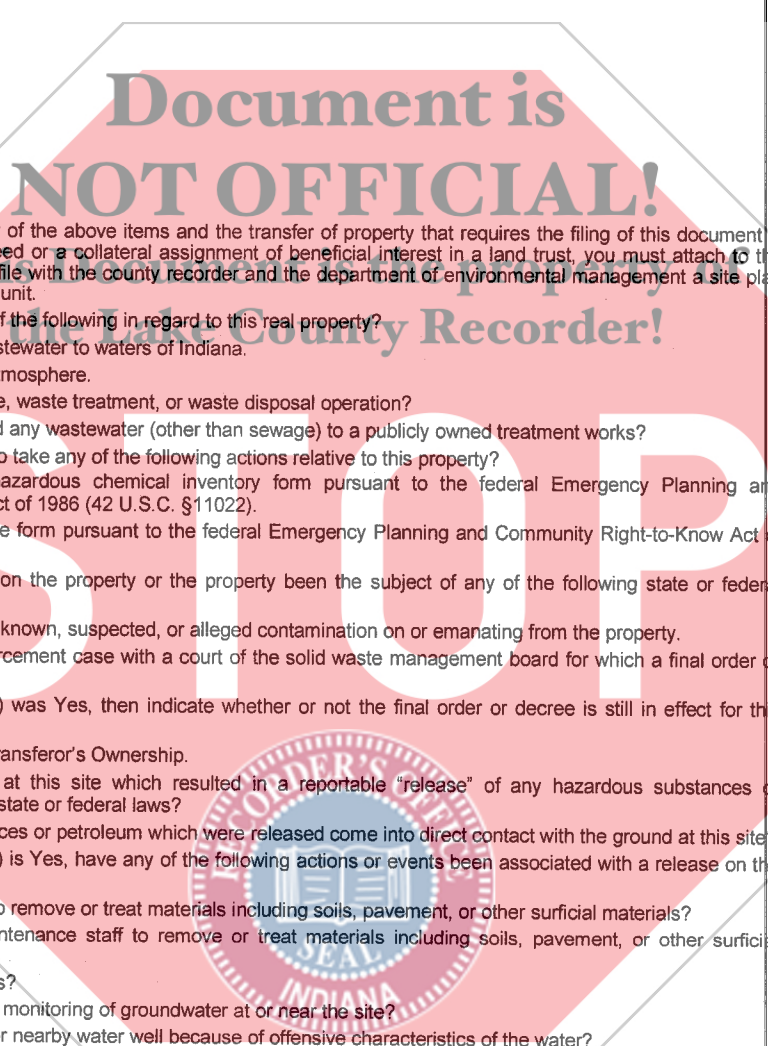
C. Identify Transferee:

Name of Transferee	
WELLS FARGO FINANCIAL INDIANA, INC.	
Address	City/State
41 US HWY 41	SCHERERVILLE, IN
Zip	
46375	

III. Environmental Information

A. Regulatory Information During Current Ownership

- Has the transferor ever conducted operations on the property which involved the generation, manufacture, processing, transportation, treatment, storage, or handling of a "hazardous substance," (as defined by IC 13-11-2-98)? This question does not apply to consumer goods stored or handled by a retailer in the same form and approximate amount, concentration, and manner as they are sold to consumers, unless the retailer has engaged in any commercial mixing (other than paint mixing or tinting of consumer sized containers), finishing, refinishing, servicing, or cleaning operations on the property.
 Yes No
- Has the transferor ever conducted operations on the property which involved the processing, storage, or handling of petroleum, other than that which was associated directly with the transferor's vehicle usage?
 Yes No
- Has the transferor ever conducted operations on the property which involved the generation, transportation, storage, treatment, or disposal of "hazardous waste," (as defined in IC 13-11-2-99(a))?
 Yes No
- Are there any of the following units (operating or closed) at the property that are used or were used by the transferor to manage hazardous wastes, hazardous substances, or petroleum?
Landfill Yes No
Surface Impoundment Yes No
Land Application Yes No
Waste Pile Yes No
Incinerator Yes No
Storage Tank (Above Ground) Yes No
Storage Tank (Underground) Yes No
Container Storage Area Yes No
Injection Wells Yes No
Wastewater Treatment Units Yes No
Septic Tanks Yes No
Transfer Stations Yes No
Waste Recycling Operations Yes No
Waste Treatment Detoxification Yes No
Other Land Disposal Area Yes No
If there are "YES" answers to any of the above items and the transfer of property that requires the filing of this document is other than a mortgage or trust deed or a collateral assignment of beneficial interest in a land trust, you must attach to the copies of this document that you file with the county recorder and the department of environmental management a site plan that identifies the location of each unit.
- Has the transferor ever held any of the following in regard to this real property?
(A) Permits for discharges of wastewater to waters of Indiana. Yes No
(B) Permits for emission to the atmosphere. Yes No
(C) Permits for any waste storage, waste treatment, or waste disposal operation? Yes No
- Has the transferor ever discharged any wastewater (other than sewage) to a publicly owned treatment works?
 Yes No
- Has the transferor been required to take any of the following actions relative to this property?
(A) Filed an emergency and hazardous chemical inventory form pursuant to the federal Emergency Planning and Community Right-to-Know Act of 1986 (42 U.S.C. §11022). Yes No
(B) Filed a toxic chemical release form pursuant to the federal Emergency Planning and Community Right-to-Know Act of 1986 (42 U.S.C. §11023). Yes No
- Has the transferor or any facility on the property or the property been the subject of any of the following state or federal governmental actions?
(A) Written notification regarding known, suspected, or alleged contamination on or emanating from the property. Yes No
(B) Filing an environmental enforcement case with a court of the solid waste management board for which a final order or consent decree was entered. Yes No
(C) If the answer to question (B) was Yes, then indicate whether or not the final order or decree is still in effect for this property. Yes No
- Environmental Releases During Transferor's Ownership.
(A) Has any situation occurred at this site which resulted in a reportable "release" of any hazardous substances or petroleum as required under state or federal laws? Yes No
(B) Have any hazardous substances or petroleum which were released come into direct contact with the ground at this site? Yes No
If the answer to question (A) or (B) is Yes, have any of the following actions or events been associated with a release on the property?
 Use of a cleanup contractor to remove or treat materials including soils, pavement, or other surficial materials?
 Assignment of in-house maintenance staff to remove or treat materials including soils, pavement, or other surficial materials?
 Sampling and analysis of soils?
 Temporary or more long term monitoring of groundwater at or near the site?
 Impaired usage of an onsite or nearby water well because of offensive characteristics of the water?
 Coping with fumes from subsurface storm drains or inside basements?
 Signs of substances leaching out of the ground along the base of slopes or at other low points on or immediately adjacent to the site?
(C) Is there an environmental defect (as defined in IC 13-11-2-70) on the property that is not reported under question (A) or (B)? Yes No
If the answer is Yes, describe the environmental defect:



(Continued on next page)

10. Is the facility currently operating under a variance granted by the commissioner of the Indiana Department of Environmental Management?
 Yes No

11. Has the transferor ever conducted an activity on the site without obtaining a permit from the U.S. Environmental Protection Agency, the commissioner of the Indiana Department of Environmental Management, or another administrative agency or authority with responsibility for the protection of the environment, when such permit was required by law?
 Yes No

If the answer is Yes, describe the activity:

12. Is there any explanation needed for clarification of any of the above answers or responses?

B. Site Information Under Other Ownership or Operation

1. Provide the following information about the previous owner or about any entity or person to whom the transferor leased the property or with whom the transferor contracted for the management of the property:

Name _____

Type of business or property usage _____

2. If the transferor has knowledge, indicate whether the following existed under prior ownerships, leaseholds granted by the transferor, other contracts for management or use of the property:

Landfill	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Surface Impoundment	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Land Application	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Waste Pile	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Incinerator	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Storage Tank (Above Ground)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Storage Tank (Underground)	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Container Storage Area	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Injection Wells	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Wastewater Treatment Units	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Septic Tanks	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Transfer Stations	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Waste Recycling Operations	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Waste Treatment Detoxification	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Other Land Disposal Area	<input type="checkbox"/> Yes	<input type="checkbox"/> No

IV. Certification

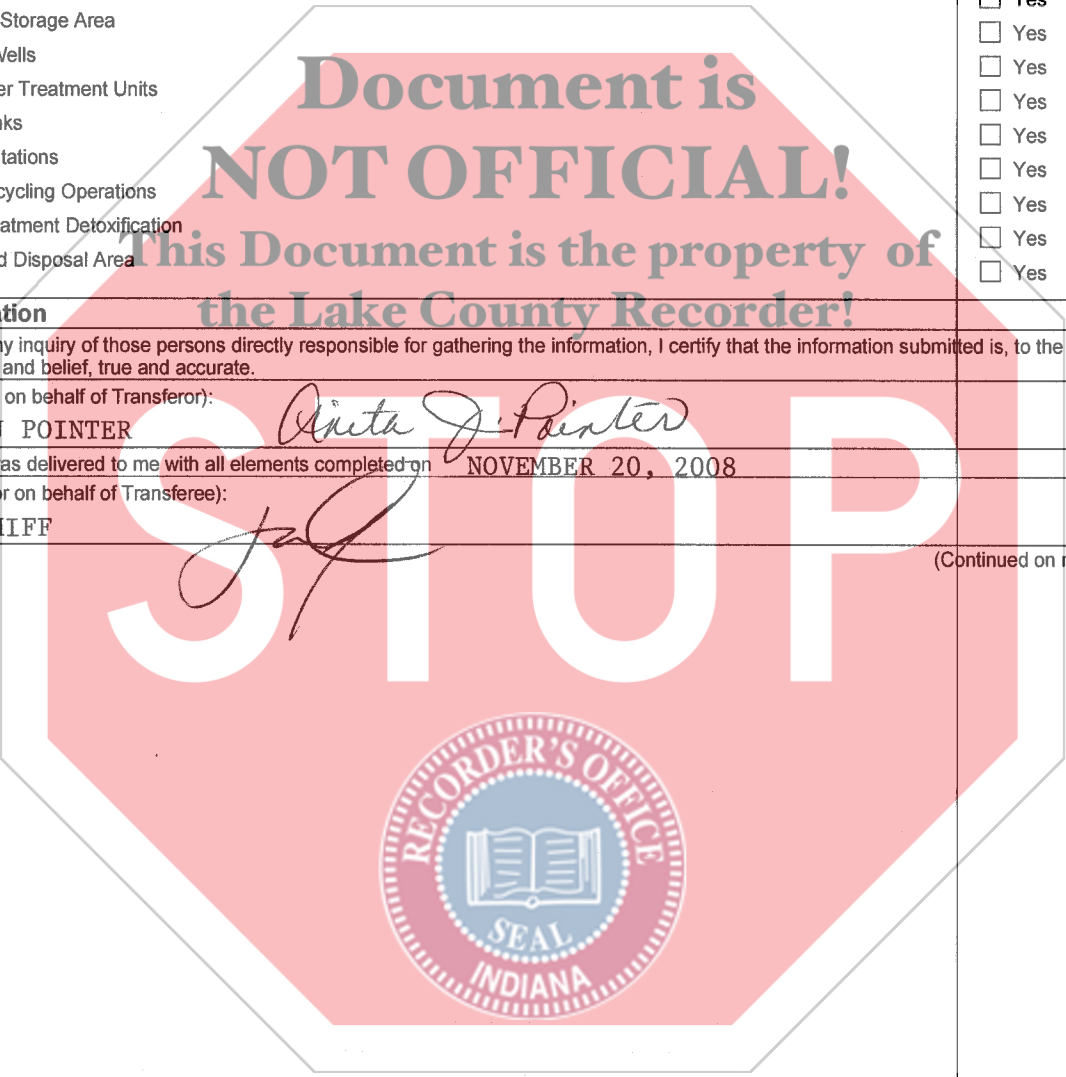
A. Based on my inquiry of those persons directly responsible for gathering the information, I certify that the information submitted is, to the best of my knowledge and belief, true and accurate.

Transferor (or on behalf of Transferor):
 ANITA J POINTER *Anita J. Pointer*

B. This form was delivered to me with all elements completed on NOVEMBER 20, 2008

Transferee (or on behalf of Transferee):
 DAN SCHIFF *Dan Schiff*

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V. Further Action Upon Completion of the Form

A. The transferor must comply with the delivery requirements of IC 13-25-3-2 and the filing and recording requirements of IC 13-25-3-8.


B. The transferee must comply with the recording requirements of IC 13-25-3-8.

NOTARY ACKNOWLEDGMENT



State of INDIANA)
County of LAKE) ss.

Before me, the undersigned, a Notary Public in and for said county, this 20TH day of NOVEMBER 2008, came ANITA J POINTER and acknowledged the execution of the foregoing instrument. Witness my hand and official seal.

My Commission Expires: JULY 23, 2015  TYLER GENE THELEN, Notary Public

Instrument prepared by: JEAN DOHMEIER (name) Wells Fargo Financial Indiana, Inc. 41 US HWY 41, SCHERERVILLE IN 46375 (address).

I affirm, under penalties of perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law.

Signature: _____

Return to: Wells Fargo Financial Indiana, Inc. 41 US HWY 41
SCHERERVILLE, IN 46375 (address).



**ADDENDUM A
TO
MORTGAGE**

Description of Property

THE FOLLOWING REAL ESTATE IN LAKE COUNTY IN THE STATE OF INDIANA, TO-WIT:

ALL OF LOT TWENTY-FOUR (24); AND THE NORTH ONE-HALF (N 1/2) OF LOT TWENTY-FIVE (25) IN BLOCK THIRTY (30), IN GARY HEIGHTS ADDITION TO GARY, A/K/A 969 STREET, GARY, IN.

