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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2007 100232

2007 DEC 26 AM 9:20

MICHAEL A. BROWN
RECORDER

CHICAGO TITLE INSURANCE COMPANY

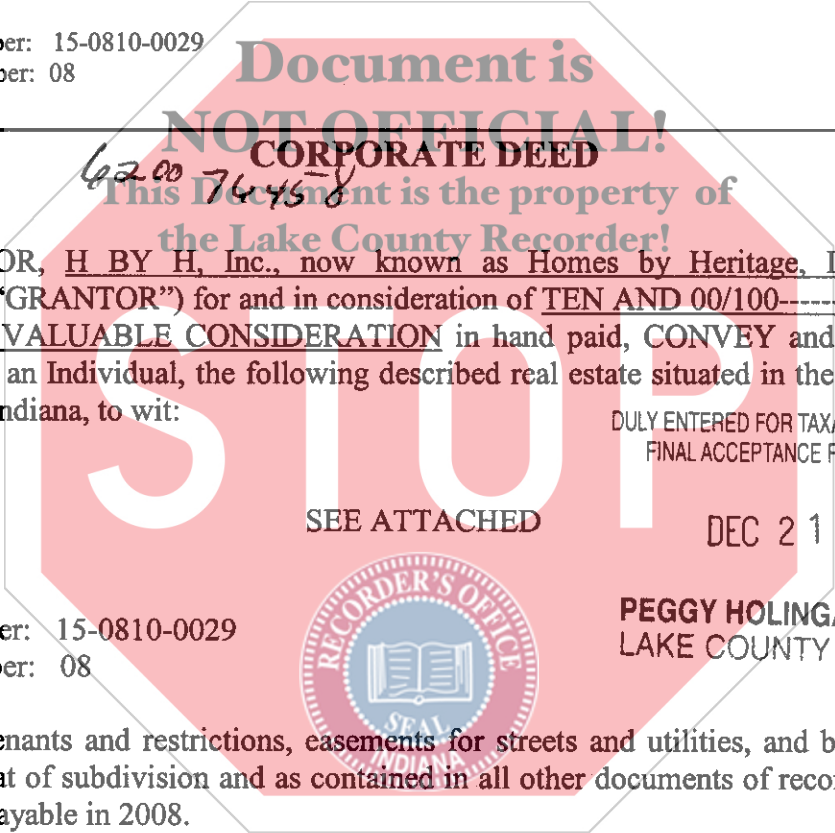
Prepared by:

Homes by Heritage, Inc.
970 Woodlands Parkway
Vernon Hills, IL 60061

Tax Key Number: 15-0810-0029
Tax Unit Number: 08

**After recording mail to, and
send Tax Statements to:**

Becky Kremer
2737 West 84th Lane
Merrillville, IN 46410



THE GRANTOR, H BY H, Inc., now known as Homes by Heritage, Inc., an Indiana Corporation, ("GRANTOR") for and in consideration of TEN AND 00/100----- DOLLARS, AND OTHER VALUABLE CONSIDERATION in hand paid, CONVEY and WARRANT to Becky Kremer, an Individual, the following described real estate situated in the County of Lake in the State of Indiana, to wit:

DULY ENTERED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

SEE ATTACHED

DEC 21 2007

Tax Key Number: 15-0810-0029
Tax Unit Number: 08

PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

Subject to covenants and restrictions, easements for streets and utilities, and building lines, as contained in plat of subdivision and as contained in all other documents of record; and taxes for 2007 due and payable in 2008.

Grantor hereby certifies under oath that no gross tax is due by virtue of this deed.

Grantor hereby expressly waives and releases any and all rights or benefit under and by virtue of any and all statues of the State of Indiana providing for the exemption of homestead from sale on execution or otherwise.

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The undersigned person executing this deed represents and certifies on behalf of the Grantor, the undersigned is a duly elected officer of the Grantor and has been fully empowered by proper resolution, or the by-laws of the Grantor, to execute and deliver this deed; that the Grantor is a corporation in good standing in the State of its origin and, where required, in the State where the subject real estate is situated; that the Grantor has full corporate action for the making of this conveyance has been duly taken.

IN WITNESS WHEREOF, Grantor has caused this deed to be executed this 12 day of Dec, 2007.

H BY H, Inc., n/k/a HOMES BY HERITAGE, INC.

By [Signature]
John Borucki, Chief Operating Officer

STATE OF ILLINOIS)
COUNTY OF DU PAGE)

I, IRENE LOSTER, a Notary Public in and for the State of ILLINOIS, do hereby certify that JOHN BORUCKI 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 acknowledged that he signed the said instrument as his free and voluntary act, for the uses and purposes therein set forth.

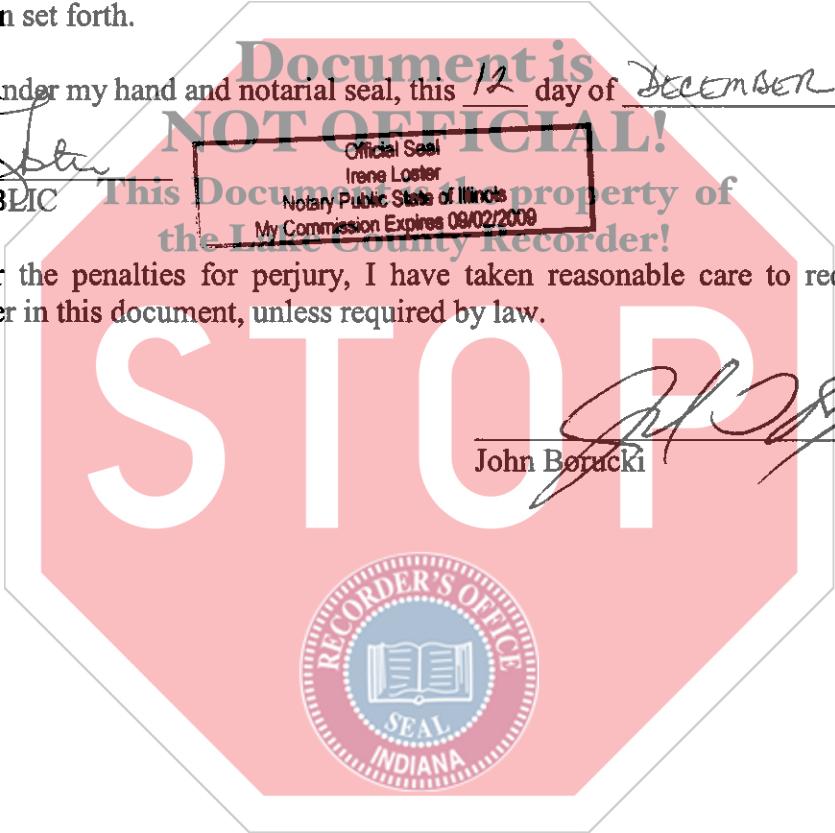
Given under my hand and notarial seal, this 12 day of DECEMBER, 2007.

[Signature]
NOTARY PUBLIC

Official Seal
Irene Loster
Notary Public State of Illinois
My Commission Expires 08/02/2009

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

[Signature]
John Borucki



No: 620076458

LEGAL DESCRIPTION

The West 41.00 feet of Lot 29, in The Heritage, an Addition to the Town of Merrillville, as per plat thereof recorded in Plat Book 96, page 95, and as amended by Certificate of Amendment recorded November 21, 2006 as Document No. 2006 102770, in the Office of the Recorder of Lake County, Indiana.

