



**ENVIRONMENTAL DISCLOSURE FOR
TRANSFER OF REAL PROPERTY (IC 13-25-3-7.5)**

State Form 52653 (R2 / 7-07)
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	2008 020795
Date	
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Rec'd by:	
The following information is provided under IC 13-25-3-7.5, the Responsible Property Transfer Law.	

PART ONE: PROPERTY IDENTIFICATION

A. Address of Property: 2744 HIGHWAY AVENUE				
City or Town	HIGHLAND	Township	NORTH	
Tax Parcel Identification No. (Key Number):			16-27-0101-0009	
B. Legal Description: Section			Township	Range
Enter or attach complete legal description in this area:				SEE ATTACHED

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2008 MAR 21 AM 10:03
MICHAEL A. BROWN
RECORDER

LIABILITY DISCLOSURE
Transfers 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 .26

Check all types of improvement 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 checked="" type="checkbox"/> Other (specify) GAS STATION

PART TWO: NATURE OF TRANSFER

A. (1) Is this a transfer by deed or other instrument of conveyance of fee title to property?	<input checked="" type="checkbox"/> Yes	<input 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 type="checkbox"/> Yes	<input checked="" 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 type="checkbox"/> Yes	<input checked="" 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. Identify Transferor:

Name and Current Address of Transferor: FIRST FINANCIAL BANK AS SUCCESSOR TO SANDRIDGE BANK
SUCCESSOR TO BANK OF HIGHLAND, AS TRUSTEE OF TRUST NO.

Address P.O. BOX 598 13-5006 DATED 7-8-93.

City SCHERERVILLE State: IN ZIP 46375

Trust No.

804876
HOLD FOR MERIDIAN TITLE

Handwritten initials and marks.

PART TWO: NATURE OF TRANSFER (continued)

Name and Address of Trustee if this is a transfer of beneficial interest of a land trust.			
Name and Current Address of Transferor			
Address			
City	State:	ZIP	
C. Identify Person Filling Out Form: PETER TZANETAKOS			
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	PETER TZANETAKOS	Position	PRESIDENT
Address	2744 HIGHWAY AVENUE	City	HIGHLAND State: IN ZIP 46322
Telephone			
D. Identify Transferee:			
Name and Current Address of Transferor KHATRA PETRO, INC.			
Address		City	
State:		ZIP	

PART THREE: ENVIRONMENTAL INFORMATION

A. Regulatory Information During Current Ownership					
(1). 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.				<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(2). 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?				<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(3). 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))?				<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
(4). 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	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	Injection wells	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Surface impoundment	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	Wastewater treatment units	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Land application	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	Septic tanks	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Waste pile	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	Transfer stations	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Incinerator	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	Waste recycling operations	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Storage tank (above ground)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	Waste treatment detoxification	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Storage tank (underground)	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No	Other land disposal use	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Container storage	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No			
If there are "YES" answers to any of the items in PART TWO 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.					

PART THREE: ENVIRONMENTAL INFORMATION (continued)

(5). 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.	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(B) Permits for emissions to the atmosphere.	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(C) Permits for any waste storage, waste treatment, or waste disposal operation?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(6). Has the transferor ever discharged any wastewater (other than sewage) to a publicly owned treatment works?		
	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(7). 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).	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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).	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(8). 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.	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(B) Filing an environmental enforcement case with a court or the solid waste management board for which a final order or consent decree was entered.	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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.	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(9). 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?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(B) Have any hazardous substances or petroleum which was released come into direct contact with the ground at this site?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
If the answer to question (9A) or (9B) is Yes, have any of the following actions or events been associated with a release on the property?		
<input type="checkbox"/> Use of a cleanup contractor to remove or treat materials including soils, pavement, or other surficial materials?		
<input type="checkbox"/> Assignment of in-house maintenance staff to remove or treat materials including soils, pavement, or other surficial materials?		
<input type="checkbox"/> Sampling and analysis of soils?		
<input type="checkbox"/> Temporary or more long-term monitoring of groundwater at or near the site?		
<input type="checkbox"/> Impaired usage of an onsite or nearby water well because of offensive characteristics of the water?		
<input type="checkbox"/> Coping with fumes from subsurface storm drains or inside basements?		
<input type="checkbox"/> Signs of substances leaching out of the ground along the base of slopes of or at other low points on or immediately adjacent to the site?		

PART THREE: ENVIRONMENTAL INFORMATION (continued)

(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)?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If the answer is yes, describe the environmental defect:

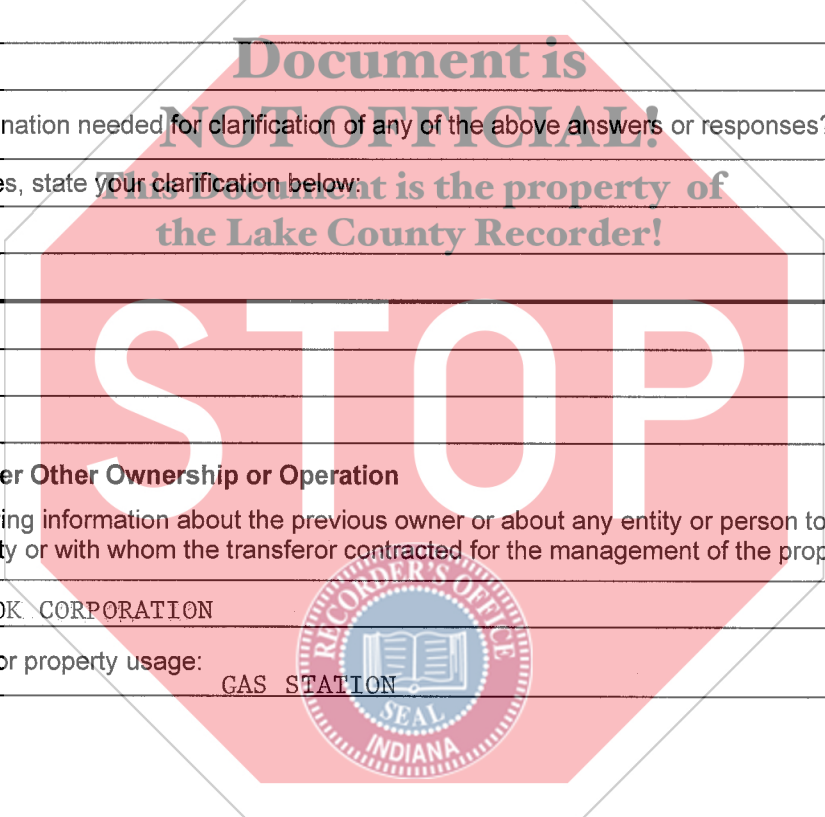
(10). Is the facility currently operating under a variance granted by the commissioner of the Indiana Department of Environmental Management?	<input checked="" type="checkbox"/> Yes	<input type="checkbox"/> No
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(11). Has the transferor ever conducted 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?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If the answer is yes, describe the environmental activity:

(12). Is there any explanation needed for clarification of any of the above answers or responses?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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If the answer is yes, state your clarification below:



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: J W SNOOK CORPORATION

Type of business or property usage: GAS STATION

Landfill	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	Injection wells	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Surface impoundment	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	Wastewater treatment units	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Land application	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	Septic tanks	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Waste pile	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	Transfer stations	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Incinerator	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	Waste recycling operations	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Storage tank (above ground)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	Waste treatment detoxification	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Storage tank (underground)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No	Other land disposal use	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Container storage	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No			

PART FOUR: 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): POPER Houlakis

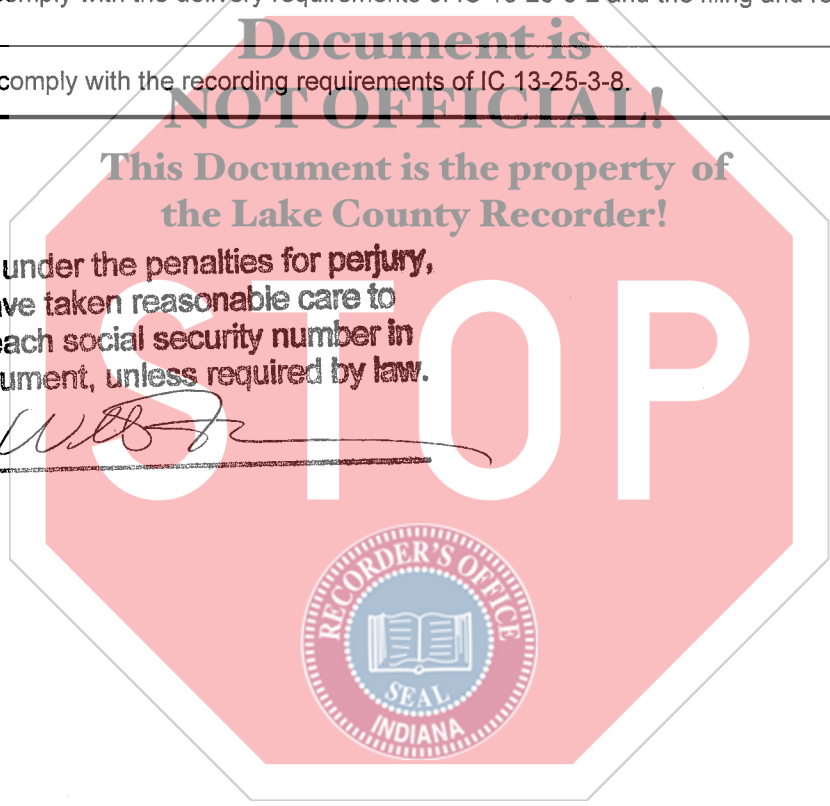
B. This form was delivered to me with all elements completed on: _____ (mm/dd/year)

TRANSFEROR (or on behalf of Transferor): _____

PART FIVE: 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.



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.

Name WBF

EXHIBIT A

Part of the Southeast Quarter of the Southwest Quarter of Section 21, Township 36 North, Range 9 West of the Second Principal Meridian, in Lake County, Indiana and part of Lot 7 and all of Lot 8, Block 10 in the recorded plat of the Town of Highland as shown in Plat Book 1 page 86, in Lake County, Indiana, described as commencing at the point of intersection of the Southerly line of Highway Avenue with the Westerly line of Kennedy Avenue; thence Southerly along said Westerly line of Kennedy Avenue 150 feet, more or less, to a point distant 111.5 feet Northeasterly by rectangular measurements from the original centerline of the Erie Railroad Company; thence Northwesterly, parallel to said original centerline and distant 111.5 feet Northeasterly therefrom, 188.89 feet, more or less, to said Southerly line of Highway Avenue; thence Easterly along said Southerly line of Highway Avenue, 114.82 feet, more or less, to the point of beginning.

