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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2008 046669

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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

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.	

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.

I. Property Identification

A. Address of Property:

Street: 2023 45TH UNIT 101
City or town: HIGHLAND
Township: _____ Tax Parcel Identification No. (Key Number): _____

B. Legal Description:

Section: _____ Township: _____ Range: _____

Enter or attach complete legal description in this area:

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: _____

Check all types of improvements and uses that pertain to the property:

- Apartment building (6 units or less)
- Commercial apartment (over 6 units)
- Store, office, commercial building
- Industrial building
- Farm, with buildings
- 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.

(Continued on reverse side)

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HOLD

11.0 F.A. R.A.

(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 41 US HWY 41	City/State 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.

<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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- 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 type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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- 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 type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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- 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
Surface Impoundment	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Land Application	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Waste Pile	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Incinerator	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Storage Tank (Above Ground)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Storage Tank (Underground)	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Container Storage Area	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Injection Wells	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Wastewater Treatment Units	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Septic Tanks	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Transfer Stations	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Waste Recycling Operations	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Waste Treatment Detoxification	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
Other Land Disposal Area	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> 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.	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(B) Permits for emission 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
- 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
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- 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
- 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 of 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
- Environmental Releases During Transferor's Ownership.

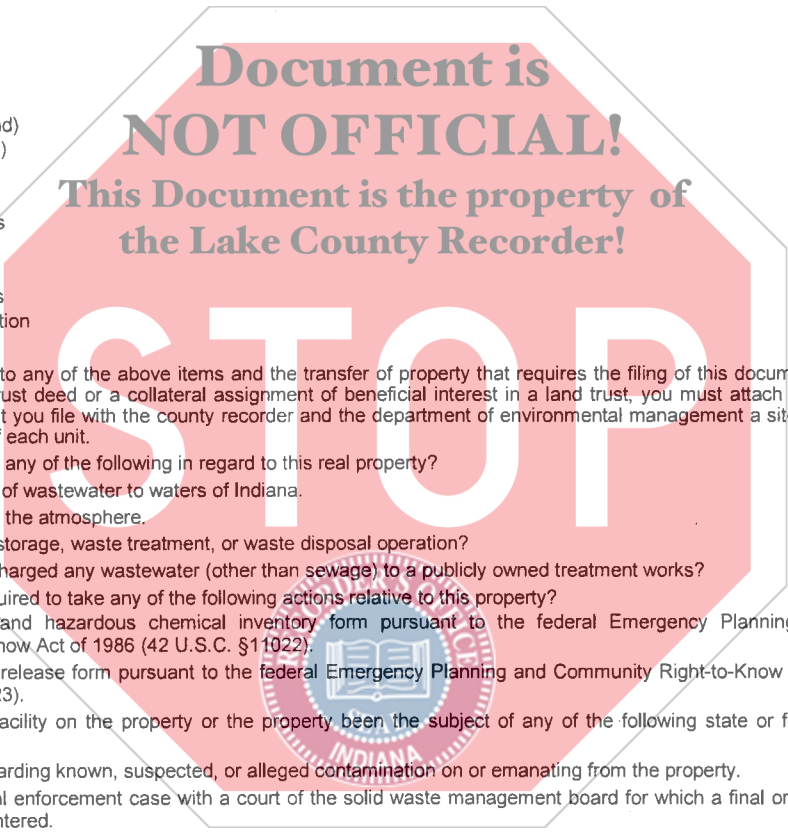
(A) Has any situation occurred at this site which resulted in a reportable "release" of any hazardous substances or petroleum as required under state or federal laws?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
(B) Have any hazardous substances or petroleum which were released come into direct contact with the ground at this site?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No

If the answer to question (A) or (B) 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 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)?	<input type="checkbox"/> Yes	<input checked="" type="checkbox"/> No
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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

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



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):

ANDREW R ZIPKO

Andrew R Zipko
6-16-08

B. This form was delivered to me with all elements completed on

Transferee (or on behalf of Transferee):

DAN SCHIFF

Dan Schiff

(Continued on reverse side)

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 16TH day of JUNE 2008,

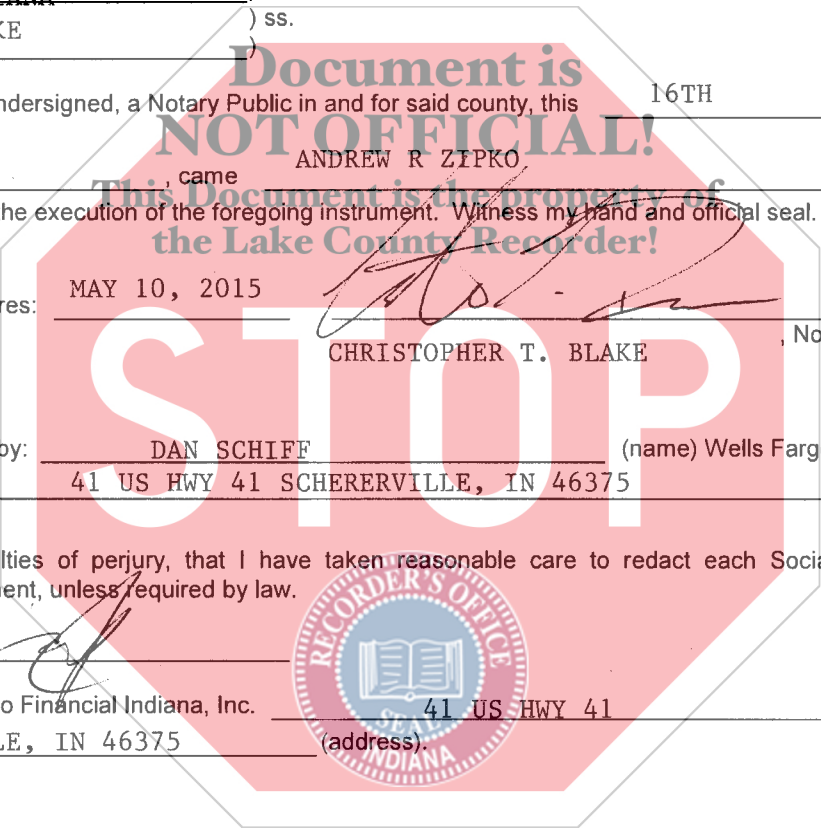
ANDREW R ZIPKO came and acknowledged the execution of the foregoing instrument. Witness my hand and official seal.

My Commission Expires: MAY 10, 2015
CHRISTOPHER T. BLAKE, Notary Public

Instrument prepared by: DAN SCHIFF (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 B
TO
ENVIRONMENTAL DISCLOSURE**

Description of Property

APARTMENT UNIT NO. 101, IN THE BUILDING KNOWN AS 2023-45TH STREET, HIGHLAND, INDIANA, IN FORTE DE L'EAU CONDOMINIUMS, A HORIZONTAL PROPERTY REGIME, AS PER AMENDED AND RESTATED DECLARATION OF CONDOMINIUM RECORDED APRIL 18, 1985 AS DOCUMENT NO. 799776, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA. TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON AREAS AND FACILITIES APPERTAINING THERETO.

