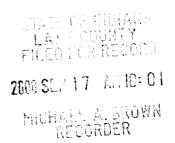


2008 065237



Commitment No. 820922HI

WARRANTY DEED

THIS INDENTURE WITNESSETH, that Wayne D. Sheaffer ("Grantor") of Lake County in the State of Indiana CONVEYS and WARRANTS to Citizens Financial Services Trust #2400430, ("Grantee") in consideration of Ten Dollars (\$10) and other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the following described real estate in Lake County, in the State of Indiana:

The South 7 feet of Lot Numbered 32 and all of Lot 31 in Block 1 as shown on the recorded plat of Ford Roxanna Addition to Hammond, as per plat thereof, recorded in Plat Book 20, Page 23 in the Office of the Recorder of Lake County, Indiana.

Key No. 45-07-18-129-005.000-023 (26-33-0091-0031)

Commonly known as: 7325 Jarnecke Avenue, Hammond Indiana 46324

Subject to all covenants, conditions, easements, agreements, limitations, and restrictions of record.

This Document is the property of

Subject to real estate taxes for 2006 payable in 2007 together with delinquency and penalty if any, and all real estate taxes due and payable thereafter.

Dated this Pth day of Dupis 2008

Wayne D. Sheaffer

DULY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

SEP 1 5 2008

HOLD FOR MERIDIAN TITLE COREGY HOLINGA KATONA LAKE COUNTY AUDITOR

800902

015075

STATE OF INDIANA)
SS
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, this Aday of 2008 personally appeared Wayne D. Sheaffer, and acknowledged the execution of the foregoing deed. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

My commission expires: 02/08/2011

Jorma J. Richardson, Notary Public

Resident of Lake County

I affirm, under the penalties for perjury, that I unent is have taken reasonable care to redact each social FFICIAL! security number in this document, unless required by law. Norma J. Richardson unent is the property of

the Lake County Recorder!

No legal opinion has been rendered during the preparation of this Deed, which has been prepared at the request of Meridian Title Company

This instrument prepared by:
Joseph M. Skozen, Atty. No. 358-45
SKOZEN & SKOZEN, LLP
2834 45th Street, Suite B
Highland, IN 46322
(219) 924-0770

Return Deed and Mail Tax Bills To:

Grantee, Citizens Financial Services Trust #2400430

300 US Hwg 41 Scherewille, In

707 Ridge Road

Munster, IN 46321

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