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WARRANTY DEED

Two (2) Pages

This warranty deed, executed on OCT 5, 2009, between GREGG

GARRARD Grantor, of 12203 WALDEN ROAD,  
MONTGOMERY, TEXAS 77356

and Grantee, Ronald D. Garrard, RONALD D. GARRARD, OF SCHERERVILLE, INDIANA

Grantee Address:

Ronald D. Garrard address: 5051 West 85th Lane, Crown Point, Indiana 46307.

2010  
073422

The Grantor, for and in consideration of the sum of \$ 10.00 and other good and and valuable consideration paid by the Grantee, does, hereby, grant and convey to the Grantee all the following described real estate, located at 5051 WEST 85TH LANE, SCHERERVILLE, INDIANA, MAILING ADDRESS CROWN POINT, INDIANA 46307, PROPERTY DESCRIPTION AND ADDRESS LISTED AS 5051 WEST 85TH LANE, SCHERERVILLE, INDIANA, TAXING DISTRICT 036 SCHERERVILLE.

[Legal Description of Property]

Assessors Property Tax Parcel/Account Numbers: 45-11-25-226-011.000-036

LAKE County, in the State of INDIANA to wit:

THE PARCEL OF PROPERTY LOCATED IN PINE ISLAND RIDGE, UNIT 2, LOT 214, IN THE TOWN OF SCHERERVILLE, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 45, PAGE 52, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA AND MORE COMMONLY KNOWN AS 5051 WEST 85TH LANE, CROWN POINT, INDIANA 46307.

To have and to hold the same in fee simple forever, together with all the buildings, improvements, and appurtenances thereto belonging.

And the Grantor hereby covenants with said Grantee that the Grantor is lawfully seized of said land in fee simple; that the Grantor has good right and lawful authority to sell and convey said land, property and appurtenances; that the Grantor fully warrants this title to said land to Ronald Duane Garrard and will defend the same against the lawful claims of all persons whosoever; and, that said land is free of all encumbrances, except

NOT APPLICABLE

Signed, sealed and delivered:

ONLY ENTERED FOR TAXATION SUBJECT TO FINAL ACCEPTANCE FOR TRANSFER

DEC 10 2010

PEGGY HOLINGA KATONA  
LAKE COUNTY AUDITOR

*[Signature]*

\$21  
CS  
CA

NON  
COMF

STATE OF TEXAS)

030947

Penalties for refusal to accept the authority of an attorney in fact  
Ms. Kerry Spradlin, Indiana Bankers Association, discussed the damages and fees provisions that were added to IC 30-5-9-9 last year in Senate Enrolled Act 190. She stated that the treble damages provision is most troubling and could lead to abuse. She stated that the award of attorney's fees under IC 30-5-9-9 would be a sufficient measure to compel banks and other institutions to accept a power of attorney. In addition, IC 30-5-9-9 is deficient because it does not specify what constitutes refusal of a power of attorney.

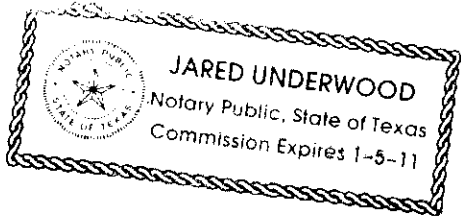
COUNTY OF Montgomery

On Oct. 5, 2009, before me personally appeared Greya Garrard, who is personally known to me or who provided TXDL 11540541 as identification, and signed the above document in my presence.

[Signature]  
Notary Public

My commission expires on 1/5/11.

WITNESS: [Signature]



"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."

PREPARED BY: [Signature]