

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

MEMORANDUM OF AGREEMENT
AGREEMENT FOR REDUCTION/ELIMINATION
OF SEWER UTILITY BILLING

KNOW ALL MEN BY THESE PRESENTS that on the ___ of, ___ 2014
the undersigned entered into an AGREEMENT FOR REDUCTION/ELIMINATION OF
SEWER UTILITY BILLING affecting the following-described Real Estate located in Lake
County, Indiana, and constituting a LIEN thereon, namely, to wit:

Parcel#: 45-15-23-156-007.000-043
Legal: PT. SW. NW. S.23 T.34 R.9 1.42A

Sewer Account Number: 16-00270-00

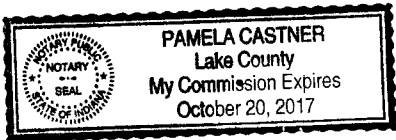
IN WITNESS WHEREOF, the Parties to the described AGREEMENT have set their hands
and seal this 10 day of Dec, 2014.

(x) *Amy Gross*
Archer Bank

ACKNOWLEDGEMENT

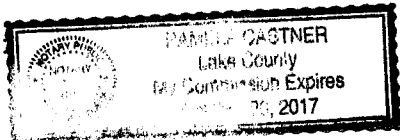
STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE ME, a Notary Public, in and for said County and State, personally appeared
the above Parties herein, who acknowledged or subscribed their respective signature this
10 day of Dec, 2014.



Pamela Castner
Notary Public
A resident of Lake County,
State of Indiana

My Commission Expires 10/20/17



Pamela Castner
Printed Signature

This instrument prepared by: David M. Austgen, Attorney at Law, 130 North Main St., Crown
Point, Indiana 46307

AF4-DEM