

2 823490

Robert L Pressler AHY
817 W Joliet
Ct Pt 46307

LIVING REVOCABLE TRUST
OF
WALLACE C. HECTOR

STATE OF INDIANA
LAKE COUNTY
FILED
OCT 8 11 51 AM '85
RECORDING
RUDOLPH
RECORDED
OCT 11 1985

I, Wallace C. Hector, of Hammond, in the State of Indiana, am hereby transferring to myself as TRUSTEE the property listed on the attached schedule. I declare that I hold that property and all investments and re-investments thereof and additions thereto as part of this Trust Estate.

FIRST: During my lifetime the Trustee shall pay the income from this Trust Estate in convenient installments to me or otherwise as I may from time to time direct, and also such sums from the principal as I may request at any time in writing.

If at any time I shall be unable to manage my affairs, the Trustee may use such sums from the income and principal of the Trust Estate as the Trustee deems necessary or advisable for the care, support and comfort of myself and any person dependent on me, or for any other purpose the Trustee considers to be for my best interests, adding to the principal any income not so used.

For purposes of this Declaration, I shall be considered to be unable to manage my affairs if I am under a legal disability or by reason of illness or mental or physical disability am unable to give prompt and intelligent consideration to financial matters, and the determination as to my inability at any time shall be made by my Successor Trustee Wallace L. Hector of Hammond in the State of Indiana, and my physician, or the survivor of them.

SECOND: Upon my death the Trustee shall pay from the principal of the Trust Estate my funeral expenses, claims allowable against my estate, costs of administration including ancillary, and inheritance taxes assessed by reason of my death except for those taxes of Probate excluded by reason of this Trust.

Assets or funds otherwise excludable in computing Federal estate taxes shall not be used to make the foregoing payments, and life insurance proceeds shall be used only to the extent that other assets are not available. The Trustee's selection of assets to be sold for that purpose or to satisfy any pecuniary gifts, and the tax effects thereof, shall not be subject to question by any beneficiary.

In the event Wallace L. Hector cannot or will not serve as Successor Trustee for any reason, then I appoint Joyce L. Berdine as Successor Trustee under the same terms and conditions. In the event the alternate Successor Trustee Joyce L. Berdine is unable or refuses to serve, she shall have the power to appoint a Successor Trustee to serve in her stead with all the same terms and conditions.

Wallace C. Hector
OCTOBER 5, 1985
(Date)

I hereby agree to serve as Successor Trustee as named in the foregoing document.

Wallace L. Hector

The following have hereby witnessed the signatures of the foregoing Trustee and Successor Trustee.

Byron J. Vaux
7129 Van Buren
Hammond Ind.

Robert L. Pressler
817 W. Joliet St
Crown Point, Ind. 46307

ASSETS

\$1.00 only.