

094412

LIVING TRUST AGREEMENT
DECLARATION OF TRUST

1. I, ROBERT G. ANDERSON aka GEORGE ROBERT ANDERSON, born on January 25, 1925, S/S 364-22-2403 and reside at 8745 Jane Way #6, Town of Munster, in Lake County, Indiana, and hereinafter referred to as the Grantor and/or Trustee. I hereby declare that I am the Principal trustee referred to in this Declaration of Trust Agreement as the Trust Estate which is fully set forth in the Schedule of Trust Estate Assets attached as Appendix A hereto, and made hereof.

2. I hereby declare that I hold the Trust Estate created in this Declaration of Trust Agreement, and all rights, titles and interests to this Trust Estate in trust for the use and benefit of myself, ROBERT G. ANDERSON, OF 8745 Jane Way #6, Munster, Indiana 46321. I am the principal trustee, and have complete authority to administer the assets of this Trust Estate, to sell, invest, reinvest, etc.

3. Upon my death, the Successor Trustees, as named herein, are hereby directed forthwith to transfer the Trust Estate and all rights, titles and interest in this Trust Estate to the beneficiaries as named in Column B of Appendix A (Schedule of Trust Estate Assets)

4. My Successor Trustees are: 1. ROSALIND GASSEL S/S 336-16-3535
8745 Jane Way #6
Munster, Indiana 46321

2. ROBERT J. ANDERSON S/S 344-42-5705
2079 Moccasin Way
Marietta, Georgia 30064

3. Donna M. Giffoni S/S 344-42-5779
146 Maegan Place #8
Thousand Oaks, California 91362

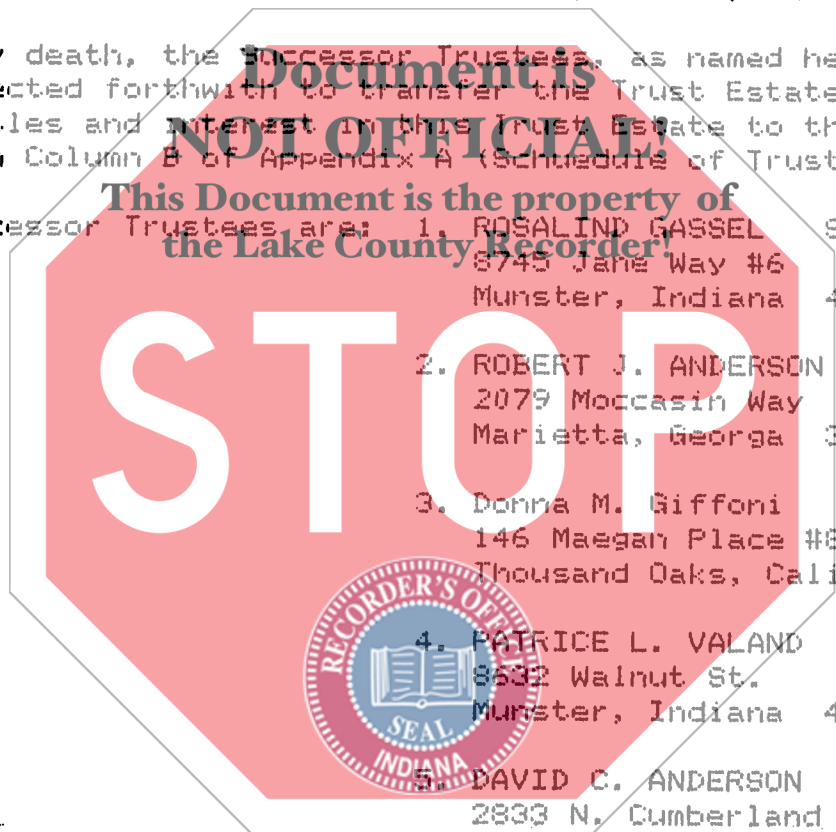
4. PATRICE L. VALAND S/S 344-42-5744
8532 Walnut St.
Munster, Indiana 46321

5. DAVID C. ANDERSON S/S 344-42-5704
2833 N. Cumberland Rd.
Indianapolis, Indiana 46229

5. In the event that two (2) licensed physicians, not related by blood or marriage to either the Grantor and/or to any beneficiary of this trust (see Column B of Appendix A herein) which is created by this Declaration of Trust Agreement, and they certify that I as the Grantor and/or the principal trustee have become legally unable, and/or incapacitated, that the Successor Trustees as named herein, shall disburse from this Trust Estate such amounts as necessary for the complete care, support and maintenance for the rest of my life.

6. I hereby declare that the Successor Trustees as named above will have an equal voice in the administration of this Trust Estate, and that if necessary the majority opinion will govern the administration of this trust, for my complete care, support and maintenance.

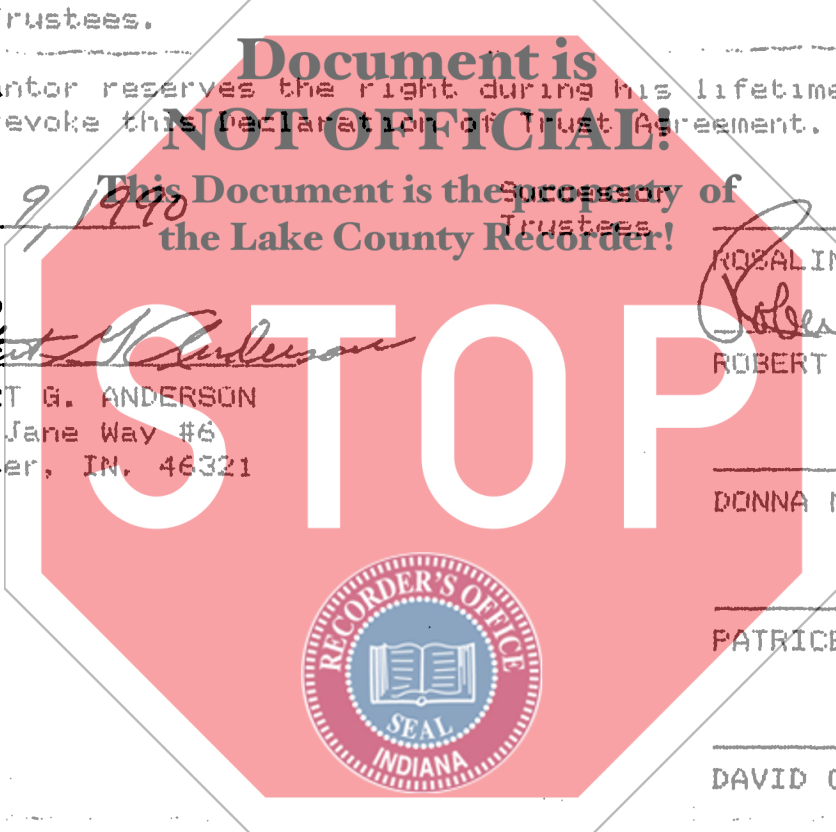
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STATE OF INDIANA/S.S. NO. 094412
LAKE COUNTY
RECORDER'S OFFICE
APR 9 2 25 PM '99
RECORDED

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- 7. I have given the above Successor Trustees my Durable Power of Attorney to act jointly to take over the responsibilities of handling my personal affairs, including but not limited to, the duties of the trustee of this Trust Estate, while I am unable and/or incapacitated, to act for myself. They jointly will have the power to sign my name, and if necessary, the majority opinion will govern this action. The Successor Trustees will not be compensated for administration of this Trust Estate, and may serve without bond.
- 8. This Declaration of Trust Agreement shall be administered and interpreted in accordance with the laws of the State of Indiana.
- 9. I hereby declare that this Declaration of Trust Agreement fully and accurately sets forth the manner in which my Trust Estate shall be held, managed, disposed of by the principal Trustee and/or the Successor Trustees.
- 10. The Grantor reserves the right during his lifetime, to amend, modify or revoke this Declaration of Trust Agreement.



Date signed April 9, 1990

Grantor and/or Principal Trustee Robert G. Anderson
ROBERT G. ANDERSON
8745 Jane Way #6
Munster, IN, 46321

Rosalind Gasse
ROBERT J. ANDERSON

DONNA M. GIFFONI

PATRICE L. VALAND

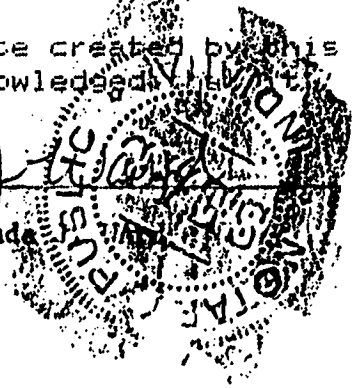
DAVID C. ANDERSON

NOTARY SEAL

The Grantor and/or principal Trustee of this Trust Estate created by this Declaration of Trust Agreement, came before me and acknowledged he was his free act and deed to execute this agreement.

County of REs: Lake
My Commission Exp: 02-08-93

Rhonda J. [Signature]
Notary Public Rhonda



- Attachments hereto and made part hereof:
- 1. Appendix A (Schedule of Trust Estate Assets)
 - 2. Appendix B (Bill of Sale for Items in Appendix A)
 - 3. Appendix C (Authorization from Successor Trustees)
 - 4. Appendix D (Pour-over Last Will and Testament)
 - 5. Appendix E (Amendments to Declaration of Trust Agreement)
 - 6. Appendix F (Trust Notice to State of Indiana)