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AFFIDAVIT OF SURVIVORSHIP

M. Unitore

AGENTAL COUNTY COMES NOW VICTORIA GAJDOS, being duly sworn upon her oath and states as follows:

That VICTORIA GAJDOS, is the owner in fee simple of the following described real estate located in Lake County, Indiana, more particularly described as follows:

Lot number eighteen (18) in Block number three (3) of Lake Addition to Hammond, Indiana, a subdivision by Lake Land Company, of all that part of United States Government Lot two (2) lying north of the right of way of Indiana Harbor Belt Railroad, in S.W. quarter (1/4) of Section seven (7) Township Thirty-seven (37) North, Range nine (9) West of the Second P.M., in Hammond, Lake County, Indiana as shown on the recorded plat of said Addition, of record in the Recorder's Office of said Lake County, in plat book number seventeen (17) on page six (6).

More commonly known es 2152 Mesperk Avenue, Hammond, (Whiting P.O.), Indiana 46394. TAX KEY NO:: 34-92-42.

That the affiant VICTORIA GAJDOS, and the decedent, STEPHEN GAJDOS, were married consthered the decedent, STEPHEN 1937. That the decedent, STEPHEN 1937 and VICTORIA GAJDOS were husband and wife at the time they acquired title, as tenants by the entireties, to said real estate, by deed of conveyance dated the 10th day of November, 1942.

That the marital relationship which existed between this affiant VICTORIA GAJDOS, and STEPHEN GAJDOS, her husband, continued unbroken from the time they so acquired title to said real estate until the death of STEPHEN GAJDOS, her husband, on the 18th day of December, 1989, at which time VICTORIA GAJDOS acquired title to the real estate as surviving tenant by the entireties.

That the gross value of the estate of the decedent, STEPHEN GAJDOS, as determined for the purpose of Federal Estate Taxes, was less than the value required for the filing of a Federal Estate Tax Return, as a consequence thereof, the decedent's estate was not subject to Federal Estate Tax. That no Indiana Inheritance Tax return was required to be filed.

VICTORIA GAJDOS Affiant

STATE OF INDIANA

SS:

COUNTY OF LAKE

Before me the undersigned, a Notary Public for Lake County, State of Indiana, personally appeared VICTORIA GAJDOS, and she being first duly sworn by me upon her oath, says that the facts alleged in the foregoing instrument are true. Signed and sealed this ______ day of April, 1990.

My/Tomission expires:

anuary,20, 1991.

Stephen V. Babincsak

Notary Public

Resident of Lake County

ND TAX STATEMENTS TO: VICTORIA GAJDOS, 2151 Wespark Avenue, Whiting, Indiana 46394.

Principal Strument prepared by: Bradley S. Barton, Attorney at 1421 - 119th Street, Whiting, Indiana 46394, (219) 659-1423.

y at 423.