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FRANK C. PONZIANO
105 W. LAKEVIEW
LOWELL, IN 46352

FILED

STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

APR 17 1990

AFFIDAVIT OF SURVIVORSHIP

Frank C. Ponziano
AUDITOR LAKE COUNTY

Comes now BARBARA VANDER HEYDEN, who, being first duly sworn upon her oath, deposes and states as follows.

1. I, Barbara Vander Heyden, am a surviving niece of Chester Kijowski and his wife, Lillian Kijowski, who owned, as tenants by the entirety, in fee simple absolute the following described Real Estate located in Lake County, Indiana, which is more particularly described as follows:

Lot 14 Dalecarlia, Block 29, as shown in Plat Book page 30, in Lake County, Indiana.

Key Number: 03-169-14

(Commonly known as 105 Lake View Drive, Lake County, Indiana.)

Said real estate is hereinafter referred to as the "Real Estate."

2. I, Barbara Vander Heyden, am also the executrix of the estate of Lillian Kijowski, which is being administered as Cause No. 45D02-8910-ES-264 of the Lake Superior Court, Room No. Two.

3. Chester Kijowski and Lillian Kijowski were husband and wife at the time they acquired title to the Real Estate as tenants by the entirety.

4. The marital relationship between Chester Kijowski and Lillian Kijowski existed from the date they acquired title to the Real Estate and continued unbroken from that time until the death of Chester Kijowski in Hammond, Lake County, Indiana, on June 5, 1973, at which time Lillian Kijowski acquired sole title to the Real Estate as surviving tenant by the entirety.

5. Chester Kijowski died without leaving a will.

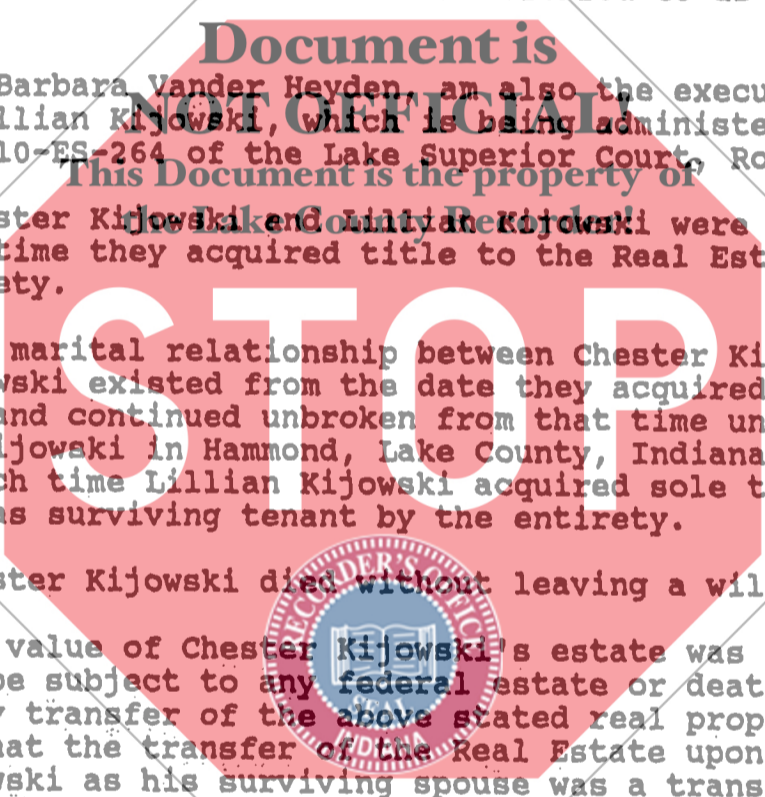
6. The value of Chester Kijowski's estate was less than that which would be subject to any federal estate or death taxes as a result of any transfer of the above stated real property upon his death, and that the transfer of the Real Estate upon his death to Lillian Kijowski as his surviving spouse was a transaction that was exempt from taxation for purposes of either Federal Estate Taxes or Indiana Inheritance or Death Taxes, and no such taxes are due as a result of his death or the transfer of the Real Estate to Lillian Kijowski.

7. Lillian Kijowski died in Hammond, Lake County, Indiana on September 28, 1989. She died leaving a will and her estate is being administered as Cause No. 45D02-8910-ES-264 of the Lake Superior Court, Room No. Two.

8. This Affidavit is made for the purpose of inducing any person or taxing authority into relying on the rights and ownership of the Affiant to said real property as provided by law, to clear title to said real estate, and to enable the Auditor of Lake County, Indiana to transfer on its records ownership of the above described real estate for the purposes of taxation.

9. I knew both Chester Kijowski and Lillian Kijowski during their lives for many years and thus, this Affidavit is based upon my personal knowledge.

STATE OF INDIANA/S.S. NO.
LAKE COUNTY
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ROBERT W. HARRIS, CLERK




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Further the Affiant saith naught.


So stated on this 6th day of April, 1990.

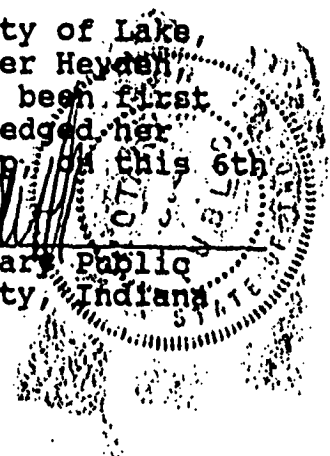

Barbara Vander Heyden

ACKNOWLEDGEMENT

Before me, a Notary Public in and for the County of Lake, State of Indiana, personally appeared, Barbara Vander Heyden, personally known to me to be the person who, having been first duly sworn upon her oath, subscribed to and acknowledged her execution of the foregoing Affidavit of Survivorship, on this 6th day of April, 1990.

My Commission Expires:
November 12, 1990


Stephen M. Maish, Notary Public
Resident of Lake County, Indiana



THIS INSTRUMENT PREPARED BY: Stephen M. Maish of
MAISH & MYSLIWY, Attorneys at Law,
5248 Hohman Avenue, Suite 200,
Hammond, Indiana 46320