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STATE OF INDIANA)

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SURVIVORSHIP AFFIDAVIT

BERNICE ROSELLA SPENCER, of 236 McKinley Street, Gary,
Indiana, being first duly sworn upon her oath deposes and says:

That she is the owner in fee simple of the following described real estate located in take County, Indiana, to-wit:

North 9 feet of Lot 11, all of Lot 10, and the South 11 feet of Lot 9, Fin Block A5, Gary Land Company's 4th Subdivision, Gary, Lake County, Indiana, Kajs Nocampage 10, the property of

and that she and her now deceased husband, Joseph Spencer, were husband and wife at the time they acquired title, as tenants by the entireties, to said real estate on August 25, 1989.

That the marital relationship which existed between said affiant and Joseph Spencer, her husband, continued unbroken from the time they so acquired title to said real estate until the death, intestate, of her said husband on November 24, 1989, at which time this affiant acquired title to said real estate as surviving tenant by the entireties.

That there has never been any administration upon the estate of said Joseph Spencer; that the gross value of the estate of said Joseph Spencer, deceased, including the real estate above-described, did not equal or exceed the sum of \$120,000.00, as a

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consequence of which his estate was not subject to Federal Estate Tax or State Inheritance Tax.

Subscribed and sworn to before me, a Notary Public, this

day of April Discument is

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My Commission Express OFFI

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December 13 The Document is the Netsey (Public Resident of Lake County, IN

THIS INSTRUMENT PREPARED BY:

BROWN & BROWN ATTORNEYS By: EDWIN T. BROWN, JR. 8585 Broadway, Suite 745 Merrillville, IN 46410 Telephone (219) 769-4230

