

140357

DECLARATION OF TRUST

WHEREAS, I, MARY COVACIU of the Town of Merrillville, County of Lake, State of Indiana, am the owner of certain real property located at 1905 East 69th Avenue in the Town of Merrillville, State of Indiana, which property is described as follows, to wit:

A part of the Northwest Quarter (NW $\frac{1}{4}$) of the Northwest Quarter (NW $\frac{1}{4}$) of Section 14, Township 35 North, Range 8 West of the Second Principal Meridian, described as Beginning 1320 feet East of the Northwest corner of said Northwest Quarter section, running thence South 1320 feet, thence West 165 feet, thence North 1320 feet, thence East 165 feet to the point of beginning, containing 5 acres, more or less.

STATE OF INDIANA, NO. 1
LAKE COUNTY
FILED
DEC 21 5 12 PM '98
ROBERT L. COVACIU

NOW THEREFORE, KNOW ALL MEN BY THESE PRESENTS, that I do hereby acknowledge and declare that I hold and will hold said real property and all right, title and interest in and to said property and all furniture, fixtures and real and personal property situated therein IN TRUST:

1. For the use and benefit of the following four Beneficiaries in Equal shares:

Beneficiary	Relationship
1. GEORGE COVACIU	SON
2. ROBERT L. COVACIU	SON
3. GEORGIANA COVACIU	DAUGHTER
4. MARY E. COVACIU	DAUGHTER

Upon my death, unless all the beneficiaries shall predecease me, or unless we all shall die as a result of a common accident or disaster, my Successor Trustee is hereby directed forthwith to transfer said property and all right, title and interest in and to said property unto the beneficiaries absolutely and thereby terminate this trust; however, in the event any of the named beneficiaries shall predecease me, or if any one of them shall die prior to the termination of this trust, I then direct that the share that such beneficiary, if living, would have been entitled to receive, shall descend and be distributed to the issue of such deceased beneficiary, per stirpes, or if such beneficiary shall leave no issue then surviving, such deceased beneficiary's share shall be divided equally among my surviving beneficiaries, share and share alike.



2. I reserve unto myself the power and right (1) to place a mortgage or other lien upon the property, (2) to collect any rental or other income which may accrue from the trust property and, in my sole discretion as trustee, either to accumulate such income as an addition to the trust assets being held hereunder or pay such income to myself as an individual.

3. I reserve unto myself the power and right at any time during my life to amend or revoke in whole or in part the trust hereby created without the necessity of any beneficiary and without giving notice to any beneficiary. The sale or other disposition of the whole or any part of the property held hereunder shall constitute as to such whole or part a revocation of this trust.

4. The death during my lifetime, or in a common accident with me, of all the beneficiaries designated hereunder shall revoke such designation, and in the former event, I reserve the right to designate new beneficiaries. Should I for any reason fail to designate such new beneficiaries, this trust shall terminate upon my death and the trust property shall revert to my estate.

5. In the event of my death or legal incapacity, I hereby nominate and appoint my Successor Trustee to be:

GEORGE COVACIU - 6211 Ainsworth Road, Hobart, Indiana

If George Covaciu shall predecease me or become legally incompetent I then nominate and appoint as Successor Trustee:

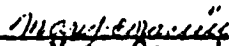
ROBERT L COVACIU - 7251 Green Street, Merrillville, Indiana

6. This Declaration of Trust shall extend to and be binding upon the heirs, Executors, Administrators and Assigns of the undersigned and upon the Successors to the Trustee.

7. The Trustee and her successors shall serve without bond.

8. This Declaration of Trust shall be construed and enforced in accordance with the laws of the State of Indiana.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 20th day of December, 1990.



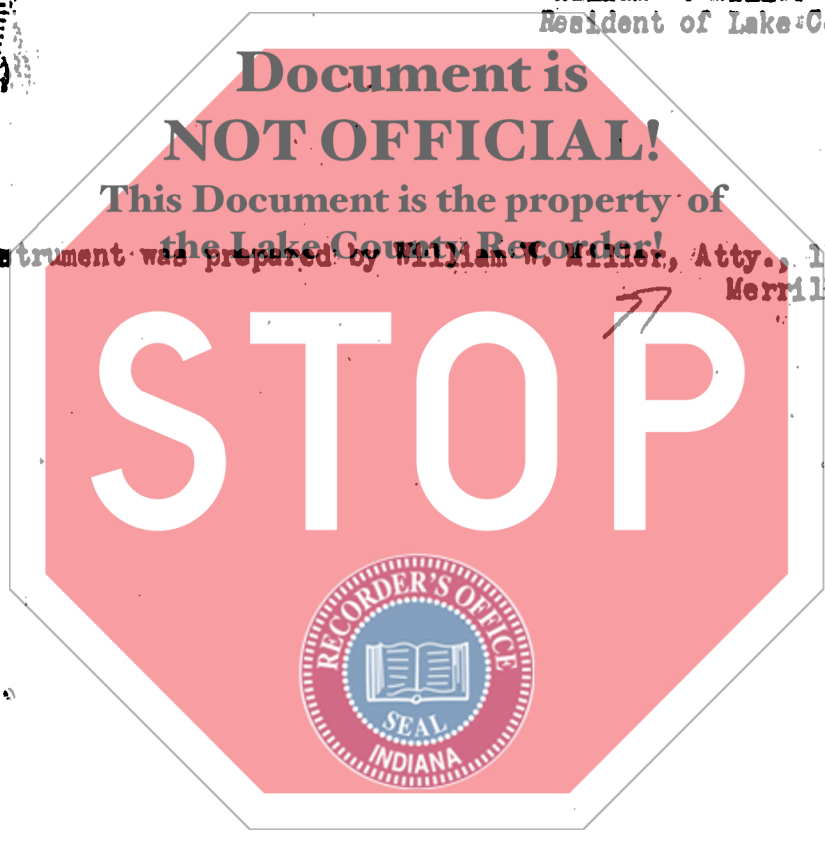
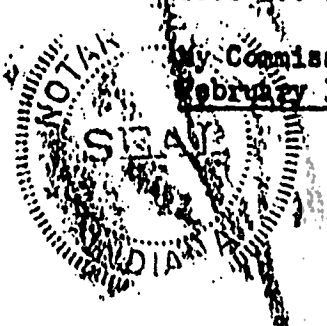
Mary Covaciu

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

On the 20th day of December, 1990, before me came MARY COVACIU known to me to be the individual described in, and who executed the foregoing instrument, and she acknowledged that she executed the same, and in due form of law acknowledged the foregoing instrument to be her free act and deed and desired the same might be recorded as such.

My Commission Expires:
February 11, 1992

William W. Miller Notary Public
William W. Miller
Resident of Lake County, Indiana.



Document is
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This instrument was prepared by William W. Miller, Atty., 11 West 71st Place
Merrillville, Indiana