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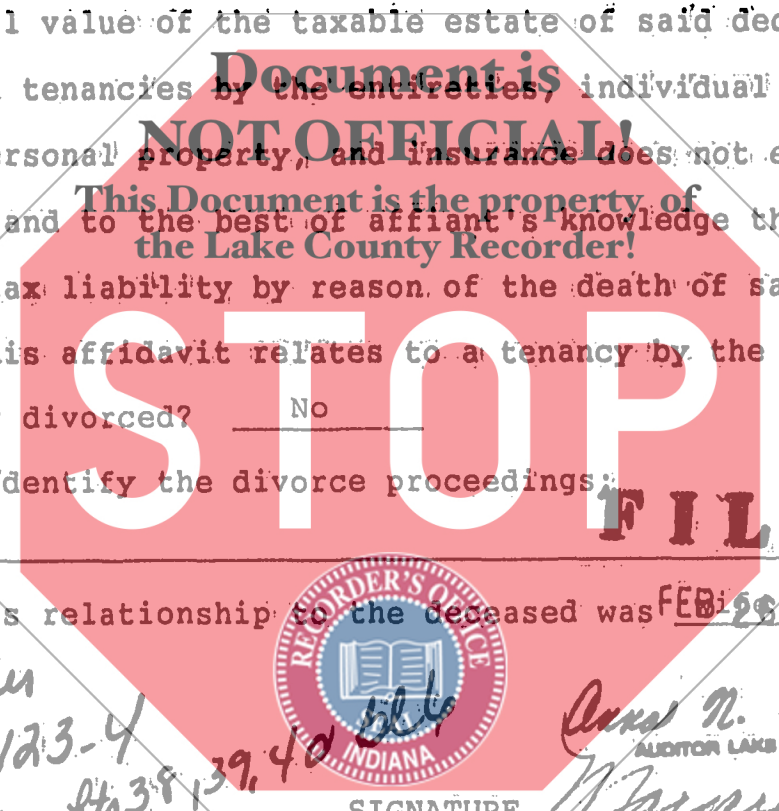
SURVIVORSHIP AFFIDAVIT

STATE OF INDIANA)
COUNTY OF LAKE) SS.

On this _____, 1993, before me personally appeared _____
MARGARET LASKARIN to me personally known, who being

duly sworn on oath did say that:

- Affiant resides at the address given below affiant's signature;
- Affiant is owner
(state interest of affiant: "owner", etc.);
- Said premises were formerly owned as joint tenants or as tenants by the entireties by John Laskarin and Margaret Laskarin;
- Said John Laskarin who died on January 5, 1993, leaving a will; (attach a copy of Will, if applicable);
- The total value of the taxable estate of said deceased including joint tenancies, tenancies by the entireties, individual ownerships of both real and personal property, and insurance does not exceed the sum of \$ 100,000 and to the best of affiant's knowledge there is no estate or inheritance tax liability by reason of the death of said decedent;
- Where this affidavit relates to a tenancy by the entireties, were the parties ever divorced? No
(If "yes", identify the divorce proceedings: _____);
- Affiant's relationship to the deceased was Feb 26 1993.



Handwritten notes:
 Matt & Wilbur
 R. 4 = 135 123-4
 Mad - Terr. Rts 38, 39, 40
 # 35-6-19



Signature: Carolyn A. Swanson
 AUDITOR LAKE COUNTY
Signature: Margaret Laskarin
 MARGARET LASKARIN
 Address: 835 - 170th Street
Hammond, IN 46324

SUBSCRIBED AND SWORN to before me, a Notary Public in and for said County and State this 18th day of February, 1993.

Carolyn A. Swanson
CAROLYN A. SWANSON, Notary Public

My Commission Expires: 6-12-96
County of Residence: Lake

This instrument prepared by: Terrence M. Rubino, RUBINO & JONES
622 Ridge Road, Munster, IN 46321

STATE OF INDIANA /
 LAKE COUNTY /
 FILED FOR RECORD /
 SAMUEL L. OLLICH /
 RECORDER /
 Mar 4 9 04 AM '93 /
 1993

Last Will and Testament of

JOHN LASKARIN

I, JOHN LASKARIN, domiciled in Hammond, Lake County, Indiana, do make, publish and declare this to be my Last Will and Testament, and I hereby revoke all Wills and Codicils heretofore made by me.

ARTICLE I

I direct that my enforceable debts, expenses of my last illness, and funeral expenses shall be paid by my Executor out of my residuary estate.

All expenses of administering my estate and all estate, inheritance, transfer, legacy or succession taxes, or death duties, which may be assessed or imposed with respect to my estate, or any part thereof, wheresoever situated, whether or not passing under my Will, including the taxable value of all policies of insurance on my life and of all transfers, powers, rights, or interests includible in my estate for the purposes of such taxes and duties, shall be paid out of my residuary estate as an expense of administration and without apportionment, and shall not be prorated or charged against any of the other gifts in this Will or against property not passing under this Will.

ARTICLE II

In the event that any of the provisions of this Will should be held invalid, the invalidity of such provisions shall not affect any of the other provisions hereof, it being my intention that each of the provisions shall be independent of each of the others, so that all valid provisions shall be strictly enforced, irrespective of the invalidity of any of the others.

FILED

FEB 26 1993

Anna M. Ratoe
NOTARY PUBLIC

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ARTICLE III

I nominate and appoint my wife, MARGARET D. LASKARIN, as Executrix of this Will. In the event my wife, MARGARET D. LASKARIN, is unable or unwilling to serve as Executrix of this Will, I nominate and appoint my daughters, JANIS S. MICHAELS and NANCY L. LASKARIN, both of Hammond, Indiana, as Successor Co-Executrices of this Will.

Whenever necessary in this Will and where the context permits, the singular term and the related pronoun shall include the plural and the masculine, the feminine, and vice versa.

My Executor may make such elections under the tax laws applicable to my estate as my Executor determines should be made. No compensating adjustments between principal and income, nor with respect to any bequests or devise, shall be made even though the election so made may affect (beneficially or adversely) the interests of any persons. The action of my Executor shall be binding upon all beneficiaries.

My Executor, in addition to other powers and discretions which may be necessary or appropriate for proper administration, and in addition to those powers and discretions granted by law, shall have the following rights, powers and discretions without obtaining Court permission or approval:

- (a) To retain any property or undivided interests in property received from any source, including residential property, regardless of any lack of diversification, risk, or non-productivity;
- (b) To retain uninvested cash;
- (c) To invest and reinvest my estate without being limited by any statute or rule of law concerning investments by Executors;
- (d) To sell any assets, for cash or on credit, at public or private sales; to exchange any assets for other assets; to grant options to purchase or acquire any assets; and to determine the prices and terms of sales, exchanges, and options;
- (e) To operate, maintain, repair, rehabilitate, alter, improve or remove any improvements on real estate; to make leases and

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subleases for terms of any length, even though the terms may extend beyond the termination of the trust or probable termination of my estate; to subdivide real estate; to grant easements, give consents, and make contracts relating to real estate or its use; to release or dedicate any interest in real estate;

(f) To borrow money upon terms and conditions as may appear to be proper;

(g) To employ attorneys, auditors, depositaries and agents, with or without discretionary powers; to exercise in person or by proxy all voting and other rights with respect to stocks or other securities; and to keep any property in bearer form or in the name of a trustee or a nominee, with or without disclosure or any fiduciary relationship;

(h) To determine in accordance with the law in effect at the time of the determination, or in an equitable manner in those cases not clearly covered by the law, the allocation or apportionment of all receipts and disbursements between myself and principal, and to charge any part of its annual compensation against principal;

(i) To take any action with respect to conserving or realizing upon the value of any estate property, and with respect to foreclosures, reorganizations or other changes affecting the estate property; to collect, pay, contest, compromise or abandon demands of or against my estate wherever situated; and to execute contracts, notes, conveyances and other instruments, including instruments containing covenants and warranties binding upon and creating a charge against my estate, and containing provisions excluding personal liability;

(j) To receive additional property from any source;

(k) To enter into any transaction authorized by this item with trustees, executors, or administrators of any trust or estate in which any beneficiary has any interest, even though any such trustee or representative is also executor;

(l) To make any distribution or division of my estate or the trust property in cash or in kind or both;

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(m) To allocate different kinds or disproportionate shares of property or undivided interests in property among the beneficiaries of my estate, and to determine the value of any such property;

(n) To establish out of income and credit to principal reasonable reserves for the depreciation of tangible property;

(o) To purchase insurance of any kind, including liability insurance;

(p) To permit any beneficiaries to use in kind any tangible personal property without liability for any injury to, consumption of, or loss of any such property so used.

ARTICLE IV

All of the property which I may own at the time of my death, real and personal, tangible or intangible, of whatsoever nature and wheresoever situated, including all property which I may acquire or become entitled to after the execution of this will, and including all lapsed devises or other devises made by this will which fail for any reason, but excluding any property over or concerning which I may have any power of appointment, I devise in fee to my wife, MARGARET D. LASKARIN, if she survives me by thirty (30) days. In the event my wife, MARGARET D. LASKARIN, fails to survive me for thirty (30) days, I hereby give, devise and bequeath my estate as follows:

Real estate located at 835 - 170th Street, Hammond, Indiana, and all household goods and furnishings therein, to NANCY L. LASKARIN, per stirpes;

Real estate located at 6635 Monroe, Hammond, Indiana, and all household goods and furnishings therein, to JANIS S. MICHAELS, per stirpes.

The rest and residue of my estate I give and bequeath in equal shares per stirpes to my daughters, JANIS S. MICHAELS and NANCY L. LASKARIN.

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IN TESTIMONY WHEREOF, I have hereunder subscribed my name to this, my Last Will and Testament, consisting of this and four (4) preceding typewritten pages and two (2) following typewritten pages and for the purpose of identification I have initialed each such page, all in the presence of persons witnessing it at my request on this 15 day of Feb., 1992, at Munster, Lake County, Indiana.



JOHN LASKARIN, Testator



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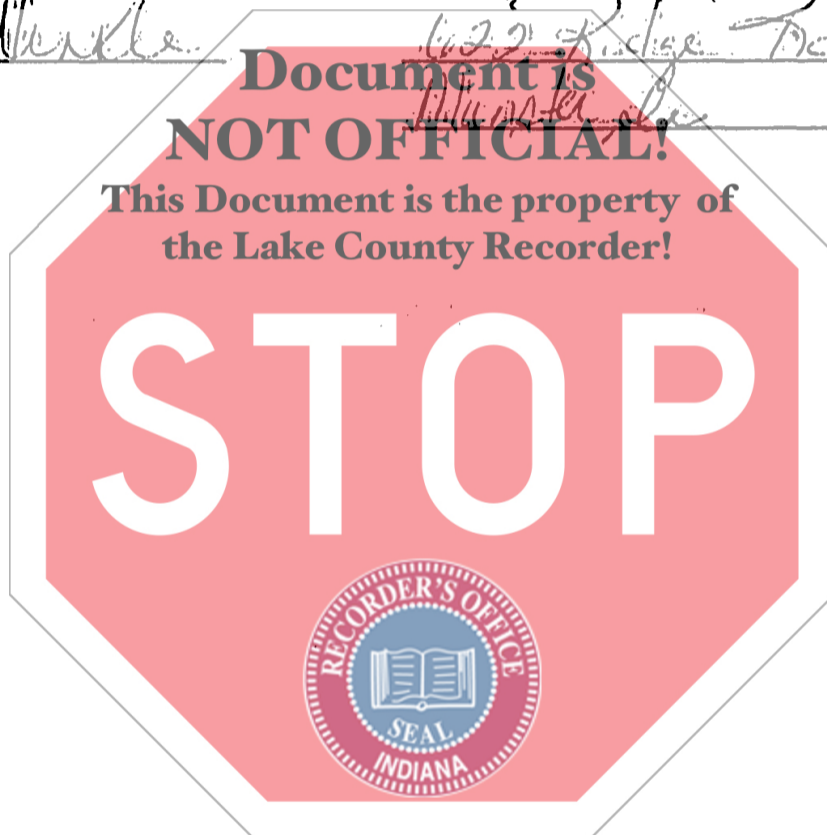
The foregoing instrument, consisting of this and five (5) preceding typewritten pages, and one (1) following typewritten page, was signed, sealed, published, and declared by JOHN LASKARIN, the Testator, in our presence. We then, at his request and in his presence, and in the presence of each other, signed our names as witnesses to the same this 15 day of Feb., 1992.

NAME: *James M. Henkle*

ADDRESS: *6122 Ridge Rd*
Minster Indiana

James M. Henkle

6122 Ridge Rd
Minster Indiana



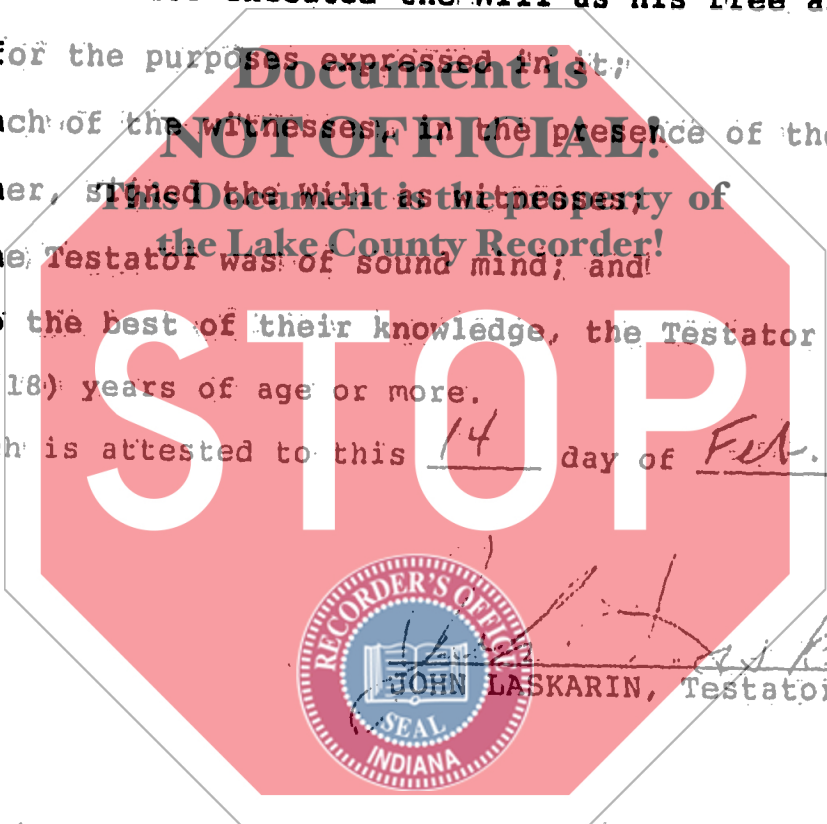
J.L.
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**ATTESTATION FOR SELF-PROVED
LAST WILL AND TESTAMENT OF
JOHN LASKARIN**

Come now, JOHN LASKARIN, the Testator, and
TERRILL M. RUBINO and JENNIFER HINCKLE, the
 subscribing witnesses herein, who hereby declare under the penalties
 for perjury that we have signed and executed the foregoing
 instrument designated as the Last Will and Testament of JOHN
 LASKARIN, and:

1. That the Testator executed the instrument as his Will;
2. That, in the presence of both witnesses, the Testator signed
and acknowledged his signature;
3. That the Testator executed the Will as his free and
voluntary act for the purposes expressed in it;
4. That each of the witnesses, in the presence of the Testator
and of each other, signed the Will as witnesses;
5. That the Testator was of sound mind; and
6. That to the best of their knowledge, the Testator was at the
time eighteen (18) years of age or more.

All of which is attested to this 14 day of Feb.,
 1992.



John Laskarin
 JOHN LASKARIN, Testator

WITNESS:
Terrill M. Rubino
 NAME

622 Ridge Rd
Munster IN 46320
 ADDRESS

Jennifer Hinckle
 NAME

622 Ridge Rd
Munster, IN
 ADDRESS

3020M/0002W/02-11-92/cas

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