

2647 West Fork  
Whiting, Ind  
46394

93017469

# Declaration of Trust

WHEREAS, I, Helen Barlo, of the  
City/Town of Hammond, County of Lake, State of Indiana,

am the owner of certain securities, including common and preferred stocks, bonds, debentures and mutual fund shares;

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS, that I do hereby acknowledge and declare that I hold and will hold said securities and all my right, title and interest in and to said securities IN TRUST

1. For the use and benefit of the following: four (4) persons, in equal shares, ~~or the like or more~~ per stripes:

- Andrew and Elaine Barlo - my son and his wife
- David and Emily Laterneau - my daughter and her husband

**Document is NOT OFFICIAL!**

If because of my physical or mental incapacity certified in writing by a physician, the Successor Trustee <sup>hereinafter named</sup> shall assume active administration of this trust during my lifetime, such Successor Trustee shall be fully authorized to invest, reinvest and otherwise manage the trust's assets as he shall deem appropriate, paying to me or disbursing on my behalf such sums from income or principal as may appear necessary or desirable for my comfort or welfare. Upon my death, unless the beneficiaries all 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 securities and all right, title and interest in and to said securities unto the beneficiaries absolutely and thereby terminate this trust; provided, however, that if any beneficiary hereunder shall not have attained the age of 21 years, the Successor Trustee shall hold such beneficiary's share of the trust assets in continuing trust until such beneficiary shall have attained the age of 21 years. During such period of continuing trust the Successor Trustee, in his absolute discretion, may retain the specific securities herein described if he believes it to be in the best interest of the beneficiary so to do, or he may sell or otherwise dispose of any or all of them, investing and reinvesting the proceeds as he may deem appropriate. Prior to the date upon which such beneficiary attains the age of 21 years, the Successor Trustee may apply or expend any or all of the income or principal directly for the maintenance, education and support of the beneficiary without the intervention of any guardian and without application to any court. Such payments of income or principal may be made to the parents of such beneficiary or to the person with whom the beneficiary is living without any liability upon the Successor Trustee to see to the application thereof. If such beneficiary survives me but dies before attaining the age of 21 years, at his or her death the Successor Trustee shall transfer, pay over and deliver the trust property being held for such beneficiary to such beneficiary's personal representative, absolutely.

2. For purposes of specific identification, the assets held pursuant to this trust shall be all those securities registered in the name of:

Helen Barlo Trustee and (or "U-A")

dated March 6, 1993

together with any unregistered securities bearing a certificate specifically identifying them as assets of this trust.

3. Each beneficiary hereunder shall be liable for his proportionate share of any taxes levied upon the Settlor's total taxable estate by reason of the Settlor's death.

4. The interests of a beneficiary hereunder shall be inalienable and free from anticipation, assignment, attachment, pledge or control by creditors or a present or former spouse of such beneficiary in any proceeding at law or in equity.

5. This trust is created upon the express understanding that the issuer, transfer agent or custodian of any securities held hereunder shall be under no liability whatsoever to see to its proper administration, and that upon the transfer of the right, title and interest in and to said securities by any Trustee hereunder, said issuer, transfer agent or custodian shall conclusively treat the transferee as the sole owner of said securities. In the event that any shares, cash or other property shall be distributable at any time under the terms of said securities, the said issuer, transfer agent or custodian is fully authorized to transfer, pay over and deliver the same to whosoever shall then be Trustee hereunder, and shall be under no liability to see to the proper application thereof. Until the issuer, transfer agent or custodian shall receive from some person interested in this trust written notice of any death or other event upon which the right to receive may depend, said issuer, transfer agent or custodian shall incur no liability for payments made in good faith to persons whose interests shall have been affected by such event. The issuer, transfer agent or custodian shall be protected in acting upon any notice or other instrument or document believed by it to be genuine and to have been signed or presented by the proper party or parties.

6. I reserve unto myself the power and right to pledge any of the securities held hereunder as collateral for a loan.

STATE OF INDIANA, SS. S.M.D.  
LAKE COUNTY  
FILED FOR RECORD  
MAR 11 1993  
S.A. [Signature]



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7. I reserve unto myself the power and right to collect any dividends, interest, capital gain distributions or other income which may accrue from the trust property during my lifetime and to pay such income to myself as an individual, and no beneficiary named herein shall have any claim upon any such income and/or profits distributed to me.

8. I reserve unto myself the power and right at any time during my lifetime to amend or revoke in whole or in part the trust hereby created without the necessity of obtaining the consent of the beneficiaries and without giving notice to the beneficiaries. The sale by me of the whole or any part of the portfolio of securities held hereunder shall constitute as to such whole or part a revocation of this trust.

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

10. In the event of my physical or mental incapacity or my death, I hereby nominate and appoint as Successor Trustee hereunder the beneficiary named first above, unless such beneficiary shall not have attained the age of 21 years or is otherwise legally incapacitated; in which event I hereby nominate and appoint as Successor Trustee the beneficiary whose name appears second above. If such beneficiary whose name appears second above shall not have attained the age of 21 years or is otherwise legally incapacitated, I nominate and appoint

(Name) Elaine Barlo, of

(Address) 6606 Nevada Hammond Indiana 46323  
Number Street City State Zip

to be Successor Trustee.

11. 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.

12. The Trustee and his successors shall serve without bond.

13. 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 6th day of March, 19 93.

(Settlor sign here) Helene Barlo L.S.

I, the undersigned legal spouse of the above Settlor, hereby waive all community property rights which I may have in the hereinabove-described securities and give my assent to the provisions of the trust and to the inclusion in it of the said securities.

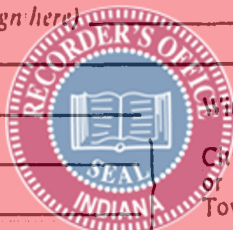
(Spouse sign here) \_\_\_\_\_ L.S.

Witness: (1) Paul E. Shome

Witness: (2) Nathury D. Galt

STATE OF INDIANA

COUNTY OF LAKE



City of WHITING

On the 6TH day of MARCH, 19 93, personally appeared

HELEN BARLO

known to me to be the individual(s) who executed the foregoing instrument, and acknowledged the same to be HER free act and deed, before me.

(Notary Seal)

Angela Boelt  
Notary Public  
**ANGELA BOELT**

MY COMMISSION EXPIRES 8-17-96