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FILED

JAN 26 1995

STATE OF INDIANA)
) SS
COUNTY OF LAKE)

**SAM ORLICH
AUDITOR LAKE COUNTY**

AFFIDAVIT OF SURVIVORSHIP

Comes now, Richard L. Usinger, as the surviving spouse of the Estate of Vera W. Usinger, Deceased, being duly sworn upon his oath, and states as follows:

1. That the undersigned, Richard L. Usinger is the spouse of Vera W. Usinger, and that the undersigned make this affidavit based upon personal knowledge of the facts contained herein.

2. That Vera W. Usinger, at the time of her death, being the 11th day of November, 1991, was the owner in fee simple of the following described real estate located in Lake County, Indiana.

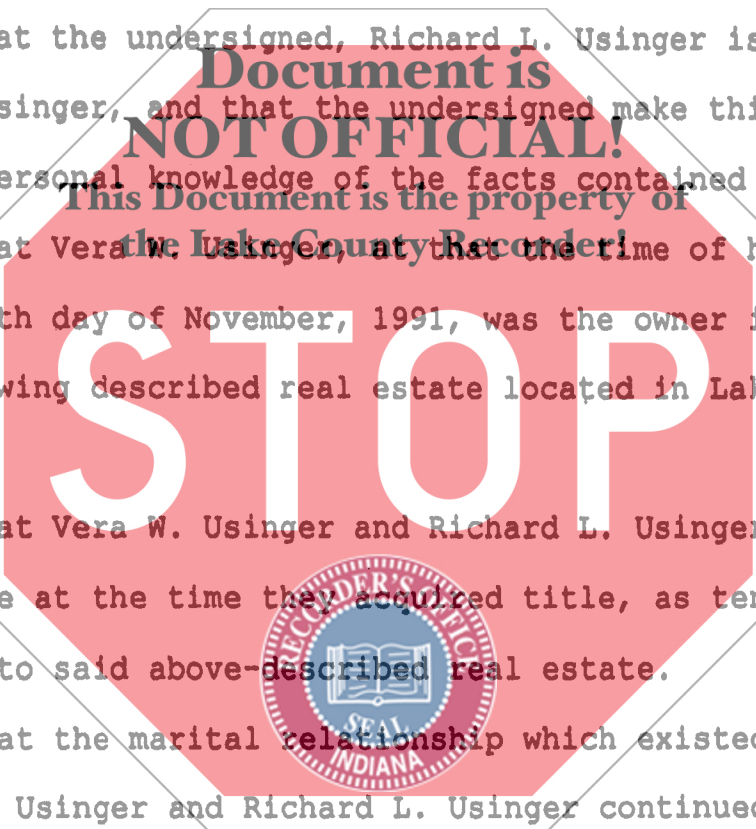
3. That Vera W. Usinger and Richard L. Usinger were husband and wife at the time they acquired title, as tenants by the entireties, to said above-described real estate.

4. That the marital relationship which existed between said Vera W. Usinger and Richard L. Usinger continued unbroken from the time they so acquired title to said above-described real estate until the death of Vera W. Usinger on the 11th day of November, 1991.

5. That the gross value of the estate of the decedent, Vera W. Usinger, as determined for the purpose of federal estate taxes, was less than the value required for the filing of a

**MARGARETTEN CLEVELAND
LAKE COUNTY RECORDER
95004632**

**LAKE COUNTY
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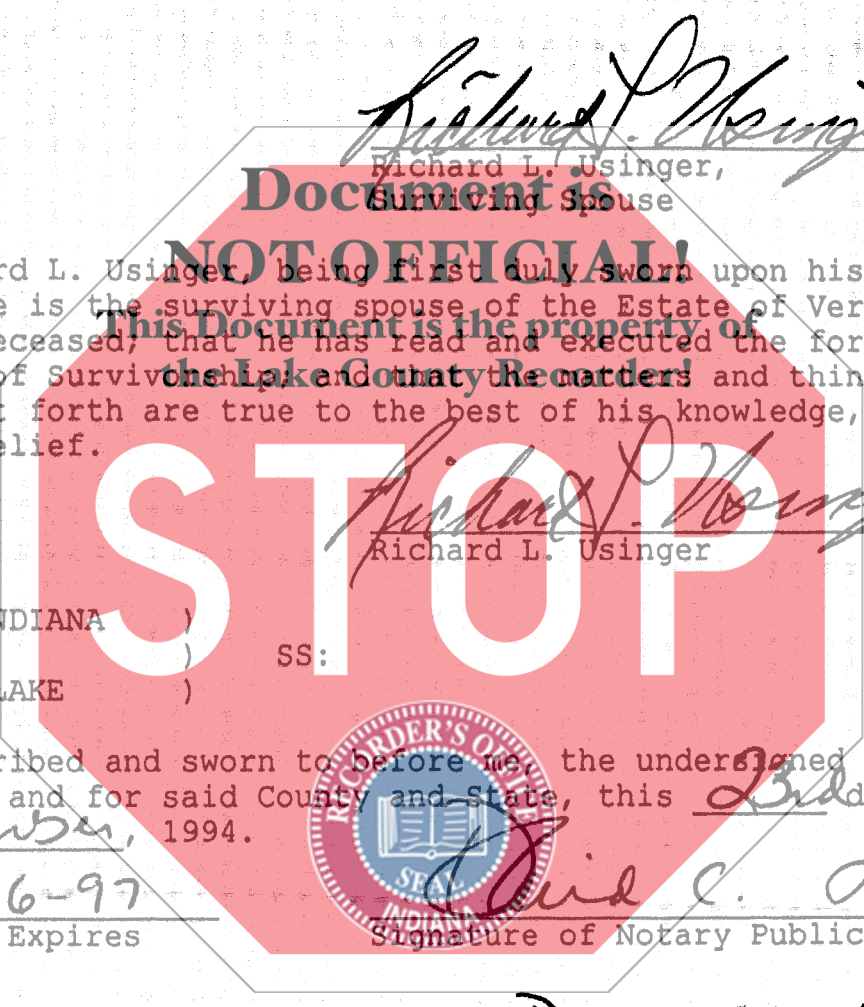
federal estate tax return; and that as a consequence thereof, said decedent's estate was not subject to federal estate tax.

6. That the decedent Vera W. Usinger's estate was not subject to Indiana inheritance tax.

Further the affiant sayeth not.

Richard L. Usinger
Richard L. Usinger,
Surviving Spouse

Richard L. Usinger, being first duly sworn upon his oath, say that he is the surviving spouse of the Estate of Vera W. Usinger, Deceased; that he has read and executed the foregoing Affidavit of Survivors and that the matters and things therein set forth are true to the best of his knowledge, information and belief.



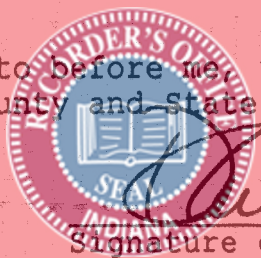
Richard L. Usinger
Richard L. Usinger

STATE OF INDIANA)
)
COUNTY OF LAKE)

SS:

Subscribed and sworn to before me, the undersigned Notary Public, in and for said County and State, this 23rd day of December, 1994.

8-16-97
Commission Expires



David C. Lutz
Signature of Notary Public

County of Residence
Lake, Indiana.

DAVID C. LUTZ
Printed of Notary Public



David Lutz
927 Maxwell Court
Crown Point 46307

Exhibit "A"

Lot 10, in Block 4, A.A. Lewis & Co.'s Oak Woods Subdivision, being a Subdivision of a part of the West half of the Southeast Quarter of Section 14, Township 36 North, Range 9 West of the Second Principal Meridian, as the same appears of record in Plat Book 23, Page 5, in the Recorder's Office of Lake County, Indiana. Commonly known as: 2640 Fairbanks Avenue, Gary, Indiana. Key No. 49-225-10



The North 32.7 feet of Lot No. 5 and the South 17.3 feet of Lot No. 6 (excepting therefrom the West 21.52 feet reserved for public alley) in Peoples Addition to Hammond. Key No. 35-391-5