



UPDATED 10/16/94

ANN V. HANAK TRUST

THIS AGREEMENT, made this 10<sup>th</sup> day of April, 1992, between ANN V. HANAK, of Lake County, State of Indiana, hereinafter called the "Grantor" and Olga V. Horvath as "Alternate Trustee".

WITNESSETH:

WHEREAS, the Grantor desires to create a trust containing certain property owned by the Grantor at the present time and property that may be added to or deducted from such trust from time to time for the purpose hereinafter set forth.

WHEREAS, the Grantor has herewith assigned, transferred, and conveyed to the Trust Corpus the property described in Schedule "A" annexed hereto in the event that Ann V. Hanak, Grantor is unable, due to disability to act as Trustee, receipt of which is hereby acknowledged by the Trustee, and may cause certain other property and may transfer other property to the Trust, all of which may be designated as the Trust Corpus, which shall be held by the Trustee, in trust for the uses and purposes and upon the terms and conditions herein set forth.

WHEREAS, Grantor, Ann V. Hanak shall act as Trustee for said trust.

WHEREAS, in the event that Ann V. Hanak is unable, due to disability to act as Trustee, the Grantor, Ann V. Hanak does appoint Olga V. Horvath as Alternate Trustee.

WHEREAS, the Trustee shall apply and distribute the income and corpus of the Trust in the following manner and upon the following terms and conditions:

**ARTICLE I**

The Trustee shall pay on behalf of the Grantor during her life such income and principal as is necessary for her maintenance and well being.

**ARTICLE II**

A. Upon the death of the Grantor herein, the Trustee shall transfer all of the beneficial interest herein as follows:

To the Holy Trinity Slovak Evangelical Lutheran Church located in East Chicago, Indiana I give One Thousand Dollars (\$1,000.00). If the Holy Trinity Slovak Evangelical Lutheran Church is not exempt from Federal Estate income taxes at the time of my death, or if it is not existent then, in either such event the distribution required by this article shall lapse, and the amount of such distribution shall revert to my estate.

To the Lutheran Retirement Home of Northwest Indiana, the Lutheran Endowment Fund, 1200 East Luther Drive, Crown Point, Indiana I give Five Thousand Dollars (\$5,000.00). If the Lutheran Retirement Home of Northwest Indiana is not exempt from Federal Estate and income taxes at the time of my death, or if it is not in existence, then in either such event, the distribution required by this article shall lapse and the amount of such distribution shall revert to my estate.

To Donna Susan Munt (Flynn) and Dr. Glada Carole Munt I give and bequeath all the contents of my home furnishing. To Donna Susan Munt (Flynn) and Dr. Carole Munt I give and bequeath all my personal jewelry To Olga V. Horvath, Donna Susan Munt (Flynn) and Dr. Glada Carole Munt the balance of beneficial interest of Schedule "A" to be split evenly. If any of these beneficiaries predeceases me, then their share shall lapse to the residue of the trust.

**ARTICLE III**

A. This Trust may be altered, changed, or amended by the Grantor.

**ARTICLE IV**

The Trustee shall have the following powers and authority with respect to the trust estate in the event that Ann V. Hanak, Grantor is unable due to disability to act as Trustee and if such Trust is in existence to be exercised for the advantage of the Trust Estate and it's beneficiaries as the Trustee in her discretion shall deem advisable.

A. To retain any property transferred, devised or bequeathed to the Trustee, regardless of any risk, unproductivity or lack of diversification involved.

B. To invest and reinvest the Trust Estate in any property whatsoever or undivided interests therein wherever located, including bonds, notes (secured or unsecured), stocks of corporations, real estate or any interest therein and interest in trust, including common trust funds, without being limited by any statute or rule of law regarding investments by Trustee.

C. To sell any property for cash or upon credit, at public or private sale, or exchange any property for other property and to determine the prices and terms of such sale and exchanges.

D. To acquire as assets of the Trust, endowment or annuity

**ARTICLE V**

The Trustee hereunder shall give to any beneficiary upon her written request, but not more often than annually, a complete statement as to the nature and the amount of the Trust Property, and a statement of income and corpus. The Trustee shall be entitled, at any time, to have a judicial settlement of their account.

**ARTICLE VI**

My disability shall be deemed during any period when, in the opinion of two (2) licensed physicians, I am incapacitated or disabled because of illness, age or any other cause which results in my inability to effectively manage my property or financial affairs.

I shall also be deemed to be disabled for purposes of this agreement upon the determination of a court of competent jurisdiction that I am incompetent, incapacitated, or otherwise legally unable to effectively manage my property or financial affairs.

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the Lake County Recorder!**

During any period of time when I am disabled, my Trustee shall provide for me and for my valid obligations by observing the following procedural guidelines:

My Trustee shall provide as much of the principal and net income of my trust as is necessary or advisable, in its sole and absolute discretion, for my health, support, maintenance, and general welfare.

My Trustee shall provide as much of the principal and net income of my trust as my Trustee, in its sole and absolute discretion, deems advisable for the payment of any of my valid obligations as confirmed by my Trustee.

**ARTICLE VII**

In the event that the appointed Alternate Trustee is unable or unwilling to serve, or to continue to serve as Trustee, then and in any such event, Donna Munt (Flynn) of 28121 Royal Ascot, Boerne, Texas or Dr. Glada Carole Munt of 28 Wilderness Way, Roundrock,

Texas (whichever is available) shall be Trustee hereunder in the place and stead of Olga V. Horvath

**ARTICLE VIII**

The Trustee shall be entitled to the payment of all her expenses hereunder and to reasonable compensation for her services as Trustee.

**ARTICLE IX**

I instruct my Trustee to maintain any membership of mine in the church with which I am affiliated during my lifetime.

Should any provisions of this Trust Agreement be declared invalid provisions, if at all possible, consider a separate provision so as not to defeat the Trust. It is the intent of the Grantor to have this Trust stand as evidencing her intention and the invalidity of one (1) provision should not make the entire Trust Agreement invalid.

**ARTICLE X**

This Trust Agreement shall extend to and be binding upon the Executor, Administrators and assigns of the Grantor and upon the Successors of the Trustee.

**ARTICLE XI**

In the event that Ann V. Hanak is unable, due to disability to act as Trustee, the alternate, Olga V. Horvath, shall be responsible to oversee the filing of any income tax returns or other tax reports or schedules.

IN WITNESS WHEREOF, the Grantor hereto has executed this instrument in duplicate this 10<sup>th</sup> day of June, 1992.

Ann V. Hanak (SEAL)  
ANN V. HANAK, Grantor

Attest: Jimmy Schultz



UPDATED: 10/16/94

ANN V. HANAK TRUST

SCHEDULE "A"

1. CITIZEN'S FINANCIAL SERVICES - (Formerly Citizen's Federal  
RIDGE ROAD, MUNSTER BRANCH Savings & Loan)

C.D. #6-07-8-000299-8  
C.D. #6-07-8-000300-4  
C.D. #6-07-8-000301-2  
C.D. #6-07-8-000297-2  
C.D. #6-07-8-000298-0  
C.D. #2-07-9-002973-8  
C.D. #2-07-9-002976-1  
IRA #5-01-3-000813-4

2. NBD BANK N.A. (Formerly Lowell National Bank)  
MUNSTER BRANCH, 45TH ST.

C.D. #4700554

3. MERCANTILE NATIONAL BANK OF INDIANA  
RIDGE ROAD, MUNSTER BRANCH

C.D. #000000-7271  
C.D. #000000-7256

4. SECURITY FEDERAL BANK - (Formerly Security Federal Savings & Loan)  
HIGHLAND, INDIANA BRANCH

C.D. #6039-003122-1

5. NATIONAL CITY BANK, INDIANA - (Formerly First National  
MUNSTER BRANCH Bank of East Chicago)

C.D. #17557  
C.D. #17558  
M.M. Easy Green 5194676604  
Checking Account 293-272-3 (Not Part of Trust)

6. PRUDENTIAL HIGH YIELD FUND Class B

#095-7000711381

7. FEDERAL RESERVE BANK OF CHICAGO, ILLINOIS

#2600-047-8759

8. SYNOD OF EVANGELICAL LUTHERAN CHURCHES - EXTENSION FUND

Extension Fund Note 861  
(SELC District-LCMS August D. Vrshek, Treas. 3010  
Carmel Drive, Flossmore, IL 60422, Telephone No.  
1-708-957-9293) or 1333 S. Kirkwood, St. Louis, MO 83122-  
7295



9. **REAL ESTATE (NO INCUMBRANCE)**  
Property - 9606 Greenwood Ave., Munster, Indiana 46321  
Fairmeadows - 20th Addition, Block 4, Lot 13

This property still listed as: Plat Book 41, Page 136, Lake County, Indiana  
George & Ann V. Hanak, owners

It is my wish to have it listed as Ann V. Hanak Trustee of Ann V. Hanak Trust.

**SCHEDULE "B"**

Specific instructions to the existing Trustee in the event of my total disability or death:

WHEREAS, I have no control of what the good Lord may have in store for my physical well being or lifetime and in as much as it would be my choice to place no burdens on my deceased husband's family.

Therefore, it is only right that should any of my Trust Corpus remain after my demise it shall be left to those who have acted as Trustee in my behalf, my sister, Olga V. Horvath, my niece, Donna Susan Munt (Flynn), my niece Dr. Glada Carole Munt shall be the beneficiaries of any estate remaining except if my niece Donna Susan Munt (Flynn) should predecease me then her portion shall be held in trust for her daughters, Kelly Kathleen and Meghan Ann Flynn to further their higher education.

However to the deceased husband's (George L. Hanak) family:

1. Paul Joseph Hanak sons Mark and Peter and their families
2. Frank Hanak, his wife Judy, son Frederick Hanak and his family
3. John Hanak, his wife Betsy, their sons John Hanak, Joseph Hanak and their families, their daughters Anne Purby, Emily Riedl and their families.
4. Emily (Hanak) Krenn her daughters  
Ethel (Krenn) Folson and her family  
Elizabeth (Krenn) DeLee, her husband Ron
5. Lorraine Hanak
6. Sandra (Stancik) Carioto, her husband Rocco and her sister Heather Wanek.

Likewise to my sister Mildred S. Munt and her husband Major (ret) Donald J. Munt.

My brother-in-law John Horvath, my niece's husband William Flynn.

I wish to the above mentioned families of my deceased husband as well as the remaining members of my family God's richest blessings for much happiness and good health.

I thank them for all courtesies extended to me during my lifetime.

