Mrs Julia E. Kovacik 2734 Schrage Avenue Whiting, IN 46394

QUIT-CLAIM DEED

JULIA E. KOVACIK

This indenture witnesseth that

of

Lake

County in the State of

Indiana

Releases and quit claims to STEVEN J. KOVACIK, as Trustee under TITLE HOLDING TRUST AGREEMENT dated this 29th day of January, 1996.

of Lake County in the State of Indiana for and in consideration of Ten (\$10.00) Dollars the receipt whereof is hereby acknowledged, the following Real Estate in in the State of Indiana, to wit:

Lake

County

The South 10 Feet of Lot 16 and Lot 17 and the West 10 Feet of Lot 18 Block 6 in Davidson's Seventh addition to Whiting as shown in Plat Book 2 Page 76 in Lake County, Indiana.

More commonly known and referred to as: 2734 Schrage Avenue, Whiting, Indiana

The Grantor, JULIA E. KOVACIK, hereby reserves unto herself a Life Estate in and to the real estate hereinabove described and conveyed, for the term of her natural life, and it is expressly agreed by all of the parties to this instrument that title in and to such Life Estate in the above-described property is to remain in the Grantor herein during the term of her natural life.

State of Indiana,

Lake

County, ss:

Before me, the undersigned, a Notary Public in and for said County and State, this Abay of January 1996 and State, this 39 personally appeared:

JULIA E. KOVACIK

And acknowledged the execution of the foregoing deed. In witness whereof, I have hereunto subscribed my name and affixed my official seal. My commission expires 10/6/

BENEILICT R. DANKO, Notary Public

Dated this 2

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Lake

This instrument prepared by Benedict R. Danko L.

MAIL TO: Danko & Goldsmith, 1500-119th St., P.O. Box 510, Whiting, IN 46394 K