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STATE OF INDIANA)
COUNTY OF LAKE)

SS:

MARGARETTE CLEVELAND
RECORDER

**AFFIDAVIT AS TO
TENANCY BY ENTIRETIES**

ROBERT W. GEBERT, being first duly sworn upon oath, deposes and says:

That he is an adult and the son of William H. Gebert who died on June 4, 1992 and Mildred L. Gebert.

That they were owners by the entireties of the following described real estate, to wit:

Lot Twenty-six (26), Block Two (2) Park Manor 1st Addition to Griffith, as shown in Plat Book 28, page 94, in Lake County, Indiana (Key # 26-195-26)

That said parties were husband and wife when they took title to the above described real estate; and that both remained in title and lived continuously together as husband and wife until his death, testate, on the date above given.

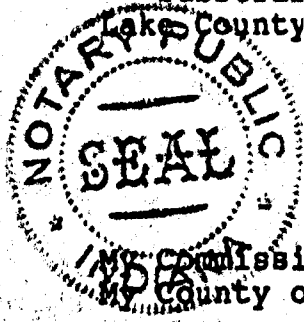
Affiant further states that he knows of his own knowledge that the value of the gross estate of the above decedent, at the time of his death, within the meaning of the Federal Estate laws, was less than that required for the filing of a Federal Estate Tax Return, and that the estate of said decedent was not subject to any Federal Estate taxes.

Affiant further states that all outstanding debts and obligations of the decedent, including funeral expenses and expense of last illness were fully paid and discharged and that there is no estate proceeding pending and there are no outstanding claims or obligations against said decedent.



Robert W. Gebert
ROBERT W. GEBERT
Affiant

Subscribed and sworn to before me, a Notary Public residing in Lake County, Indiana, on this 12th day of November, 1996.



Kathryn M. Murphy
KATHRYN M. MURPHY
Notary Public

My Commission Expires: 4-27-2000
My County of Residence: Lake

FILED

DEC 4 1996

This Instrument Prepared By:

JOHN F. HILBRICH
HILBRICH, CUNNINGHAM & SCHWERD
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SAM ORLICH
AUDITOR LAKE COUNTY

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