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MORRIS W. CARTER

DECLARATION AND INSTRUMENT OF TRUST

TRUST NAME: Maria Sedlak Trust

TRUSTOR: The Trustor of the Maria Sedlak Trust shall be Maria Sedlak of 908 West 62nd Ave., Merrillville, Indiana 46410.

TRUSTEES: The Trustee of the Maria Sedlak Trust shall be Maria Sedlak, of 908 West 62nd Ave., Merrillville, Indiana 46410. Upon the death of the Trustor, the Successor Trustee shall be Lubomir Sedlak of 31524 Lyons Circle W., Warren, Michigan 48092. In the event that the herein named Trustee, Lubomir Sedlak should predecease me I then appoint my daughter, Eva Millburn Successor Trustee.

RIGHTS OF THE TRUSTOR:

(1) Trustor reserves the rights to revoke or amend this Trust without notifying any Beneficiary or Trustee. All amendments to this Trust shall be in writing, upon proper forms and made a part hereof.

(2) Trustor reserves the right to appoint or otherwise change the person appointed as Trustee without prior notice.

(3) Trustor reserves all rights to designate or otherwise change the persons designated as Beneficiaries without prior notice.

(4) Trustor retains all rights to all income from the Trust Property.

(5) In the event the Trustor becomes physically or mentally incapacitated, as certified by a competent attending medical authority, the Successor Trustee shall administer this Trust to the benefit of the Trustor. The power and authority granted the Successor Trustee under this paragraph shall be terminated when the Trustor is sufficiently recovered, as certified by a competent attending medical authority, to resume administration of this Trust.

(6) This Trust shall be administered for the sole benefit of the Trustor during her lifetime.

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(7) Upon the death of the Trustor, this Trust becomes irrevocable and may not be modified except as specifically authorized by this document.

RIGHTS AND DUTIES OF TRUSTEE:

(1) The term "Trustee" shall apply to any Trustee or Successor Trustee.

(2) Trustees rights and duties shall apply to the Maria Sedlak Trust.

(3) The Trustee shall have all authority and power to administer this Trust in accordance with the laws of the State of Indiana.

(4) The Trustee's authority and power shall include, but is not limited to the power to buy, sell, pledge, option, mortgage, or otherwise encumber this Trust Property for the benefit of the Trust.

(5) Upon written and notarized notification the Trustee shall have the right to appoint additional Successor Trustees, to serve in the order nominated, if the Trustees hereinbefore named are unable to serve.

(6) Trustee shall disburse any amount of Trust Income or Principal as requested by Trustor.

(7) No Bond shall be required of any Trustee.

(8) Upon the death of the Trustor, the Trustee shall assume management of this Trust and forthwith distribute the Trust Property outright to the Beneficiaries.

(9) The Trustor's debts and death taxes shall be paid by the Trustee from the Trust Property. Such Liability shall be proportionate to the value of the Trust Property distributed to the Beneficiaries.

BENEFICIARIES:

(1) The Beneficiaries of this Trust, in order of Priority, are:

(a) Maria Sedlak, the Trustor, (hereinafter referred to as "Trustor Lifetime Beneficiary").

(b) Beneficiaries other than Trustor, (hereinafter referred to as Primary Beneficiary), as follows:

(2) Upon the death of the Trustor, the Trustee shall distribute the Trust Property to the following Beneficiaries as provided by the Trust:

(3) Lubomir Sedlak, 31524 Lyons Circle W., Warren, Michigan 48092.

Eva Millburn, 323 Virginia St., Glenwood, Illinois 60425
Both of my children, hereinbefore named, shall share equally in this Trust share and share alike. Should either of my children predecease me then their share shall be divided among their children, my grandchildren.

(4) The Beneficiaries can not voluntarily or involuntarily transfer interest in Trust Property to a third party, nor can such interest be attached in any manner.

TRUST PROPERTY:

(1) The Trustor has transferred and holds in the MARIA SEDLAK TRUST the following described property:

(2) Englehart's Country Club Manor all of Lot 164 and more commonly referred to as 908 W. 62nd St., Merrillville, Indiana 46410.

(3) Personal Property consisting of Bank and Savings Accounts at the following Banks:

NBD - 181458048311 - BOOK - CD
Account Number 180071 - 851 - 2 - C. BOOK
PINNACLE BANK
Account Number CD

GENERAL PROVISIONS:

(1) This Declaration of Trust and the construction of its beneficial provisions shall be construed and enforced in accordance with the Laws of the State of Indiana.

(2) If any of the separate provisions of the Declaration of Trust is held to be invalid or unenforceable, all of the remaining provisions shall be undisturbed and shall be carried into effect.

(3) I certify that this Declaration of Trust accurately states the terms and conditions of the MARIA SEDLAK TRUST, and I hereby approve this Declaration of Trust.

TRUSTOR: Maria Sedlak
MARIA SEDLAK

DATED: Apr. 25 - 97

STATE OF INDIANA
COUNTY OF LAKE

On this 25 day of APRIL, 1996, the undersigned appeared before me, a Notary Public for the State of Indiana, and known to me to be the individual herein described as the Trustor of the Trust created by the above instrument, and acknowledge that it was executed as his free act.

IN WITNESS HEREOF, I have set my hand and affixed my official seal as of this date.

Barbara J. Bortoli
Notary Public for the State of Indiana

My Commission Expires: 5-19-98



Barbara J. Bortoli
Notary Public, State of Indiana
Lake County
My Commission Expires 05/19/98

