

AMENDED DECLARATION OF REVOCABLE LIVING TRUST

I, SOPHIA SHAPKAROFF, of 9541 Roosevelt Place, Crown Point, Indiana, 46307, do hereby make this Amended Declaration of Revocable Living Trust.

SUCCESSOR TRUSTEES: I nominate and appoint myself to be Trustee, and upon my death or incapacity, I nominate and appoint my son, Vasil M. Shapkaroff, of 9539 Roosevelt Street, Crown Point, Indiana, 46307, to be my Successor Trustee.

PURPOSE: I hereby make this Trust naming my son Vasil to be my Successor Trustee for the reason that I have the utmost faith and trust in my son, Vasil, and for the further purpose that I wish to avoid the legal complexities of having my estate go through probate.

PAYMENT OF TAXES: I direct that my Trustee or Successor Trustee shall pay all necessary income taxes for the fiduciary account of any and all taxes that might be due by virtue of said Trust, including inheritance taxes. At this time my Trust Fund does not exceed Six Hundred Thousand Dollars (\$600,000.00) and therefore would not be liable to Federal Transfer Tax.

REAL ESTATE: I am now placing my real estate at 9541 Roosevelt Place, Crown Point, Indiana, legally described as Lot 5, Wirtz Crown Heights, Unit 6, to the City of Crown Point, as shown in Plat Book 44, page 102, in Lake County, Indiana, in this Trust Fund, reserving a life estate unto myself.

BANK ACCOUNTS AND SAVINGS ACCOUNTS: At this time I have a savings account at NBD Bank in Crown Point, Indiana, a savings account at Tech Federal Credit Union in Crown Point, Indiana, and

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MORNING CENTER

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

FILED FOR TAXATION SUBSIDIARY
FINAL ACCEPTANCE FOR TRANSFER.

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DEC 11 1997

SAM ORLICH
AUDITOR LAKE COUNTY

15.00
OK# 4275
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a savings account at Pinnacle Bank. That I am placing all of these accounts into this Trust. It is not my intention to place my checking account into this Trust.

BENEFICIARIES: I direct that upon my death my Successor Trustee shall sell the real estate placed into this Trust, and divide the remaining assets of my Trust fund equally among my four (4) children, Vasil M. Shapkaroff, Michael G. Shapkaroff, Kathleen D. Stelzleni, and Marlene P. Trieschman, without the necessity of obtaining court approval.

REVOCABLE TRUST: My Trustee and Successor Trustees as named in this instrument shall have the power to revoke, alter or amend, the power to control all investments, and the power to consume the principal at their discretion. In addition, my Trustee or Successor Trustees shall have the power to invest and reinvest the Trust estate in such bonds, notes, debentures, mortgages, preferred or common stock, common trust funds, mutual investment funds, or in such other property, real or personal, as the Trustee may deem advisable, without being limited by any statute or rule of law regarding investments by trustees.

Dated this 18 day of November, 1997.


SOPHIA SHAPKAROFF

The foregoing instrument, consisting of three (3) typewritten pages, including this page, was at the time and place above stated by the said SOPHIA SHAPKAROFF signed, sealed, published as and declared by her to be her Amended Declaration of Revocable Living Trust, in the presence of us, who at her request and in her presence, and in the presence of each other, have signed our names as witnesses.

Dated this 18 day of November, 1997.

Edwin T. Brown

WITNESS

8585 Broadway

ADDRESS

Merrillville, Indiana

CITY & STATE

Sophia Shapkaroff
SOPHIA SHAPKAROFF

Lais J. Pennock

WITNESS

3883 Colbourne St.

ADDRESS

Harbor, In 46342

CITY & STATE

THIS INSTRUMENT PREPARED BY:

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