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SURVIVORSHIP AFFIDAVIT

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD **FILED**

97 DEC 19 11 30 1997

STATE OF INDIANA)
)
COUNTY OF LAKE)

97087525
SS:

MORRIS SAM ORLICH
AUDITOR LAKE COUNTY

HELEN KULASAK, being first duly sworn upon oath, deposes and says:

1. That your affiant resides at 1935 Lincoln Avenue, Whiting, Indiana.

2. That your affiant's spouse, FRANK KULASAK, a/k/a/ Frank R. Kulasak died on June 24, 1997, at Community Hospital, Munster, Indiana, without leaving a will. That to the knowledge, information and belief of your affiant, no proceeding is pending or contemplated to submit a Will to Court or open probate proceedings for the reason that decedent died with insufficient assets in decedent's name only to require said action.

3. That your affiant and the decedent were duly and legally married at the time they acquired title as husband and wife to the following-described real estate located at 1935 Lincoln Avenue, Whiting, Indiana:

Lot No. Thirty-one (31) and the South half (1/2) of Lot No. Thirty-two (32), in Block No. One (1) as marked and laid down on the recorded plat of West Park Addition to Hammond, Lake County, Indiana as shown on the recorded plat of said Addition in the Recorder's Office of Lake County, Indiana in plat book number 12, page 35.

Key No. 36-305-27

4. That the marital relationship which existed between them at the time they acquired title to said real estate and remained in effect and unbroken until the date of decedent's death.

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5. That all funeral expenses in connection with the death of decedent have been paid in full.

6. That all of the assets of said decedent which would be includable for Federal Estate Tax purposes, including joint bank accounts and life insurance on decedent's life, were not sufficient to necessitate payment of Federal Estate Tax.

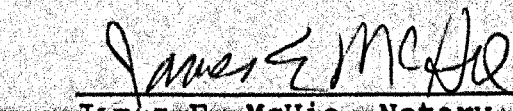
7. That all of the assets of said decedent which would be includable for Indiana Inheritance Tax purposes were not sufficient to necessitate payment of Indiana Inheritance Tax.

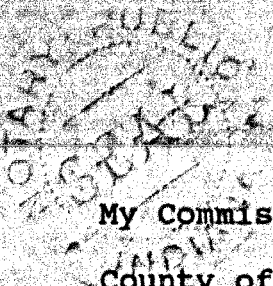
8. That your affiant makes this Affidavit for purpose of clearing title to the above-described real estate in affiant's name as the surviving tenant by the entirety.

FURTHER, YOUR AFFIANT SAITH NOT.


HELEN KULASAK

SUBSCRIBED AND SWORN to before me, a Notary Public in and for said County and State, this 11th day of December, 1997.


James E. McHie, Notary Public



My Commission Expires: 7/15/01
County of Residence: Lake

This instrument prepared by: James E. McHie
Attorney No: 9508-45
Attorney at Law
53 Muenich Court
Hammond, Indiana 46320