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SURVIVORSHIP AFFIDAVIT

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STATE OF INDIANA)
COUNTY OF LAKE)

SS:

SAM ORLICH
AUDITOR LAKE COUNTY

GARNETT R. RANEY, being first duly sworn upon oath, deposes and says:

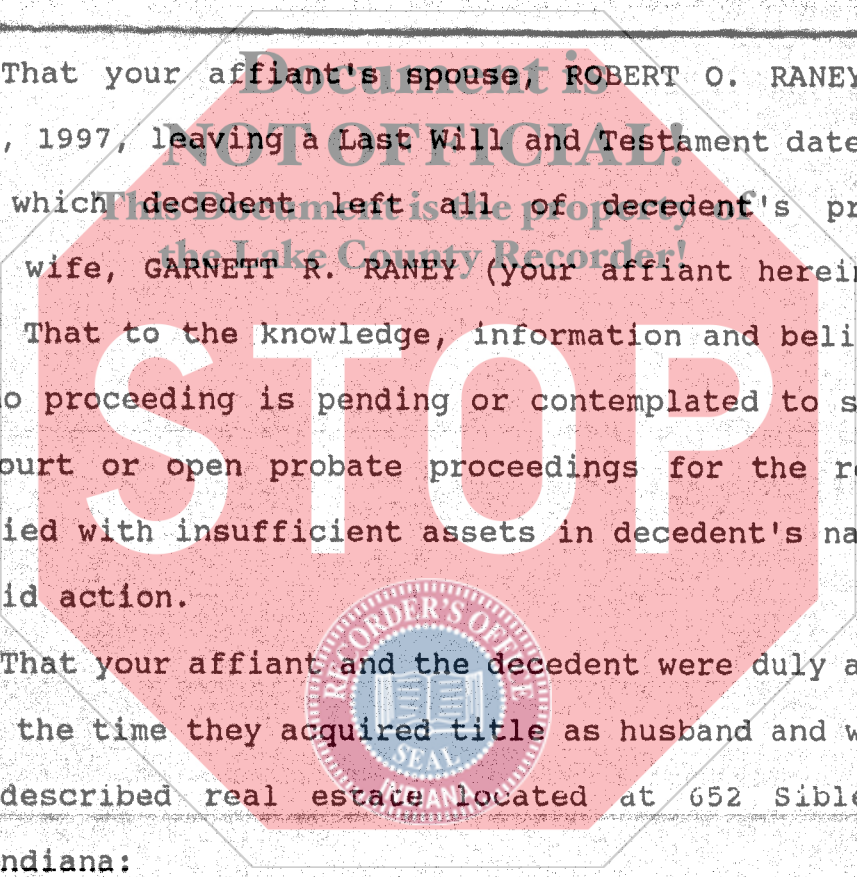
1. That your affiant resides at 652 Sibley Street, Hammond, Indiana.

2. That your affiant's spouse, ROBERT O. RANEY, died on January 30, 1997, leaving a Last Will and Testament dated April 8, 1993, in which decedent left all of decedent's property to decedent's wife, GARNETT R. RANEY (your affiant herein), if she survived. That to the knowledge, information and belief affiant, no proceeding is pending or contemplated to submit said 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 652 Sibley Street, Hammond, Indiana:

Lot No. Twelve (12), Block Three (3), L.E. Hohman's addition to the City of Hammond, in Lake County, Indiana.

4. That the marital relationship which existed between them at the time they acquired title to said real estate 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.


Garnett R. Raney
GARNETT R. RANEY

SUBSCRIBED AND SWORN to before me, a Notary Public in and for said County and State, this 28th day of March, 1997.

G. Edward McHie
G. Edward McHie, Notary Public

Commission Expires: 4/11/98

County of Residence: Lake

This instrument prepared by: G. Edward McHie
Attorney No: 9507-45
Attorney at Law
53 Muenich Court
Hammond, Indiana 46320