

STATE OF INDIANA  
LAKE COUNTY  
RECORD

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### DEED IN TRUST

Antoinette R. Ciucki, a widow, and grantor, of Lake County, Indiana, for and in consideration of ten dollars and other good and valuable consideration in hand paid, receipt of which is hereby acknowledged, conveys and warrants to Antoinette R. Ciucki as trustee under the provisions of a trust agreement dated May 13, 1998, and known as the Antoinette R. Ciucki Trust, the real estate in Lake County, Indiana, described as follows:

Lot 7, in Brantwood Third Addition to Highland, Indiana, as per plat thereof recorded in Plat Book 25, Page 39, in the Office of the Recorder of Lake County, Indiana,

reserving to herself a life estate in said real estate.

This conveyance is subject to covenants, conditions, easements and restrictions of record, including real estate taxes for 1997 payable in 1998 and for 1998 payable in 1999, and including a mortgage from Antoinette (a/k/a Antoniette) R. Ciucki to Marcella Ciucki dated December 8, 1997, recorded in the office of the Recorder of Lake County, Indiana.

Commonly known as 8939 Waymond Avenue, Highland, Indiana.

Real estate property tax key number 27-173-7, unit #16.

MAY 28 1998

SAM ORLICH  
AUDITOR LAKE COUNTY

To have and to hold the said real estate with the appurtenances, upon the trusts, and for the uses and purposes herein and in said trust agreement set forth.

Full power and authority is hereby granted to said trustee to improve, manage, protect and subdivide said real estate or any part thereof; to dedicate parks, streets, highways or alleys and to vacate any subdivision or part thereof, and to resubdivide said real estate as often as desired; to contract to sell, to grant options to purchase, to sell on any terms, to convey either with or without consideration, to convey said real estate or any part thereof to a successor or successors in trust and to grant to such successor or successors in trust all of the title, estate, powers and authorities vested in said trustee; to donate, dedicate, mortgage, pledge or otherwise encumber said real estate, or any part thereof; to lease said real estate, or any part thereof, from time to time, in possession or reversion, by leases to commence *in praesenti* or *in futuro*, and upon any terms and for any period or periods of time, not exceeding in the case of any single demise the term of 98 years, to renew or extend leases upon any terms and for any period or periods of time, and to amend, change or modify leases and the terms and provisions thereof at any time or times hereafter; to contract to make leases and to grant options to lease and options to renew leases and options to purchase the whole or any part of the reversion, and to contract respecting the manner of fixing the amount of present or future rentals; to partition or to exchange said real estate, or any part thereof, for other real or personal property; to grant easements or charges of any kind; to release, convey, or assign any right, title or interest in or about or easement appurtenant to said real estate or any part thereof; and to deal with said real estate and every part thereof in all other ways and for such other considerations as would be lawful for any person owning the same to deal with the same, whether similar to or different from the ways above specified, at any time or times hereafter.

In no case shall any party dealing with said trustee or any successor in trust, in relation to said real estate, or to whom said real estate or any part thereof shall be conveyed, contracted to be sold, leased or mortgaged by said trustee or any successor in trust, be obliged to see to the application of any purchase money, rent, or money borrowed or advanced on said real estate, or be obliged to see that the terms of this trust have been complied with, or be obliged to inquire into the authority, necessity or expediency of any act of said trustee, or be obliged or privileged to inquire into any of the terms of said trust agreement; and every deed, trust deed, mortgage, lease or other instrument executed by said trustee or any successor in trust in relation to

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Page two of Deed in Trust Conveying Real Property Having Tax Key Number 27-173-7, unit #16, from Antoinette R. Ciucki to Antoinette R. Ciucki as trustee of the Antoinette R. Ciucki Trust dated May 13, 1998.

said real estate shall be conclusive evidence in favor of every person (including the Recorder of Deeds or Registrar of Titles of said county) relying upon or claiming under any such conveyance, lease or other instrument (a) that at the time of the delivery thereof, the trust created by this indenture and by said trust agreement was in full force and effect, (b) that such conveyance or other instrument was executed in accordance with the trusts, conditions and limitations contained in this indenture and in said trust agreement or in some amendment thereof, and binding upon all beneficiaries thereunder, (c) that said trustee or any successor in trust was duly authorized and empowered to execute and deliver every such deed, trust deed, lease, mortgage or other instrument, and (d) if the conveyance is made to a successor or successors in trust, that such successor or successors in trust have been properly appointed and are fully vested with all the title, estate, rights, powers, authorities, duties and obligations of its, his or their predecessor in trust.

This conveyance is made upon the express understanding and condition that neither the above named trustee individually, or as trustee, nor his, her or its successor or successors in trust shall incur any personal liability or be subjected to any claim, judgment or decree for anything they or their agents or attorneys may do or omit to do in or about the said real estate or under the provisions of this deed or said trust agreement or any amendment thereto, or for injury to person or property happening in or about said real estate, any and all such liability being hereby expressly waived and released. Any contract, obligation or indebtedness incurred or entered into by the trustee in connection with said real estate may be entered into by the trustee in the name of the then beneficiaries under said trust agreement as their attorney-in-fact, hereby irrevocably appointed for such purposes, or at the election of the trustee, in its own name, as trustee of an express trust and not individually (and the trustee shall have no obligation whatsoever with respect to any such contract, obligation or indebtedness except only so far as the trust property and funds in the actual possession of the trustee shall be applicable for the payment and discharge thereof). All persons and corporations whomsoever and whatsoever shall be charged with notice of this condition from the date of the filing for record of this deed.

The interest of each and every beneficiary hereunder and under said trust agreement and of all persons claiming under them or any of them shall be only in the earnings, avails and proceeds arising from the sale or other disposition of said real estate, and such interest is hereby declared to be personal property, and no beneficiary hereunder shall have any title or interest, legal or equitable, in or to said real estate as such, but only an interest in the earnings, avails and proceeds thereof as aforesaid, the intention hereof being to vest in said trustee the entire legal and equitable title in fee simple, in and to all of the real estate above described.

In witness whereof, the grantor aforesaid has signed this deed in trust on May 13, 1998.

  
*Antoinette R. Ciucki*  
Antoinette R. Ciucki, grantor

State of Indiana, County of Lake, ss:

I, Craig L. Hlinka, a Notary Public in and for Lake County, Indiana, certify that Antoinette R. Ciucki, personally known to me to be the same person whose name is subscribed to the foregoing instrument, appeared before me on May 13, 1998, and acknowledged that she signed and delivered the foregoing instrument as her free and voluntary act for the uses and purposes therein set forth.

*Craig L. Hlinka*  
Notary Public

My commission expires June 12, 2000  
County of residence: Lake

Prepared by attorney Craig L. Hlinka, 1806 Fairway Avenue, Munster, IN 46321. Please return recorded deed to preparer.

Mail tax bills to Antoinette R. Ciucki, 8939 Waymond Avenue, Highland, IN 46322.