MAIL TAX BILLS TO:

Mrs. Ruth Kozak 8021 Monaldi Drive

Munster, IN 46321

98076372

KEY NUMBERE 1807 RIVER 0011 FILED FOR RECORD

98 SEP 28, AH 8: 54

MORRIS W. CARTIER

STATE OF INDIANA

SS:

COUNTY OF LAKE

FFIDAVIT

Ruth Kozak, being first duly sworn upon her oath, deposes and says as follows:

1. That the affiant was the wife of the decedent, Emmerick Kozak, and the owner in fee simple of the following described real estate, to wit:

Lot 11 in Lawrence Monaldi's Seventh Addition to Munster, as per plat thereof, recorded in Plat Book 31, page 28 1/2, in the Office of the Recorder of Lake County, Indiana; including memberships and/or ownerships of non-municipal water and/or sewer systems, if any.

Better known as 8021 Monaldi Drive Munster, IN 46321

- 2. That the affiant, and the decedent, Emmerick Kozak, were married in August, 1960. That the affiant and Emmerick Kozak were husband and wife at the time they acquired title to said real estate as tenants by the entireties by deed of conveyance dated the 23rd day of March, 1993, and recorded in the Office of the Lake County Recorder.
- 3. That the marital relationship which existed between the decedent, Emmerick Kozak, and the affiant, Ruth Kozak, continued unbroken from the time they so acquired title to said real estate until the death of Emmerick Kozak on the 26th day of July, 1998, at which time Ruth Kozak acquired title to the real estate as surviving tenant by entireties.
- 4. That the gross value of the estate of the decedent, Emmerick Kozak, as determined for the purpose of Federal Estate Taxes was less than the value required for the filing, and the decedent's estate was not subject to Federal Estate Tax.

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5. That the decedent's estate was not subject to Indiana Inheritance Taxes as a result of this change of ownership, the surviving owner being the decedent's spouse, and therefore, fully exempt from Indiana Inheritance Tax.

Ruth Kozak

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the Lake Printed: y ReMichael S. Vass, Notary Public

My Commission Expires: 06/14/00

County of Residence: Lake

