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SURVIVORSHIP AFFIDAVIT

On this 6TH day of August, 1999, before me personally appeared Debra Mizwicki, to me personally known, who being duly sworn upon her oath did say that:

1. I make these representations upon personal knowledge and belief.

2. I reside at 13080 Waverly Court, St. John, Indiana

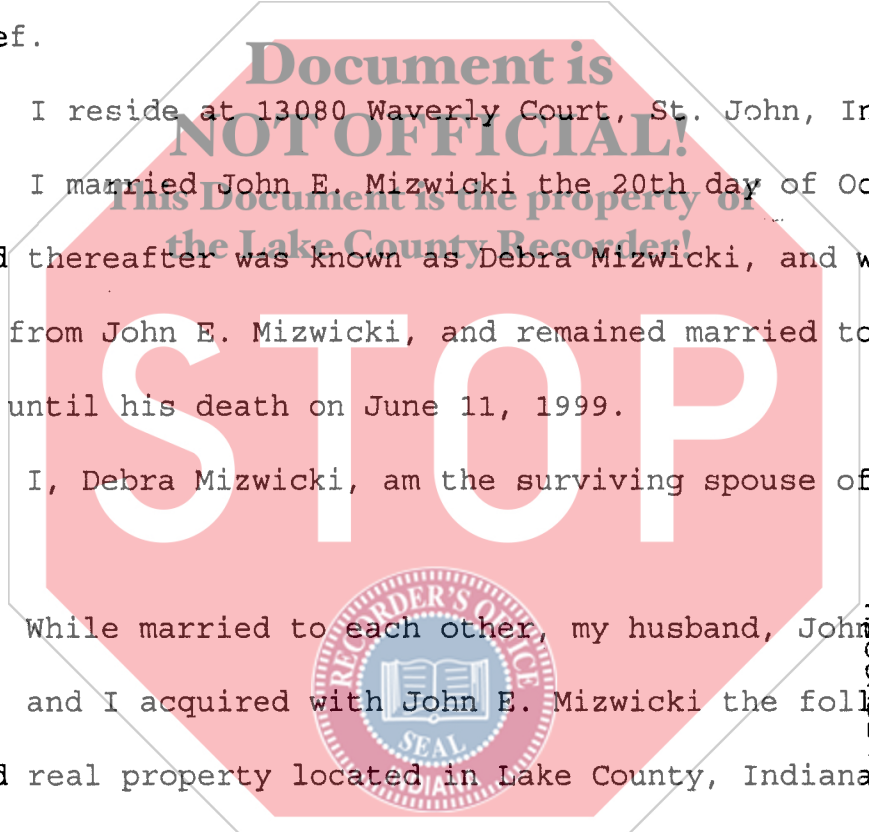
3. I married John E. Mizwicki the 20th day of October 1978, and thereafter was known as Debra Mizwicki, and was not divorced from John E. Mizwicki, and remained married to John E. Mizwicki until his death on June 11, 1999.

4. I, Debra Mizwicki, am the surviving spouse of John E. Mizwicki.

5. While married to each other, my husband, John E. Mizwicki, and I acquired with John E. Mizwicki the following described real property located in Lake County, Indiana, to wit:

Lot 126 in Schillton Hills Subdivision, Unit 4, an Addition to the Town of St. John, as per plat thereof, recorded in Plat Book 69 Page 25 and amended by Plat of Correction recorded in Plat Book 72 Page 18, in the Office of the Recorder of Lake County, Indiana

Commonly known as: 13080 Waverly Court
St. John, IN



99067129

MOHAMED VISCHARTER
RECORDER

99 AUG 11 AM 10:34

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

FILED

AUG 10 1999

PETER BENJAMIN
LAKE COUNTY AUDITOR

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12:00
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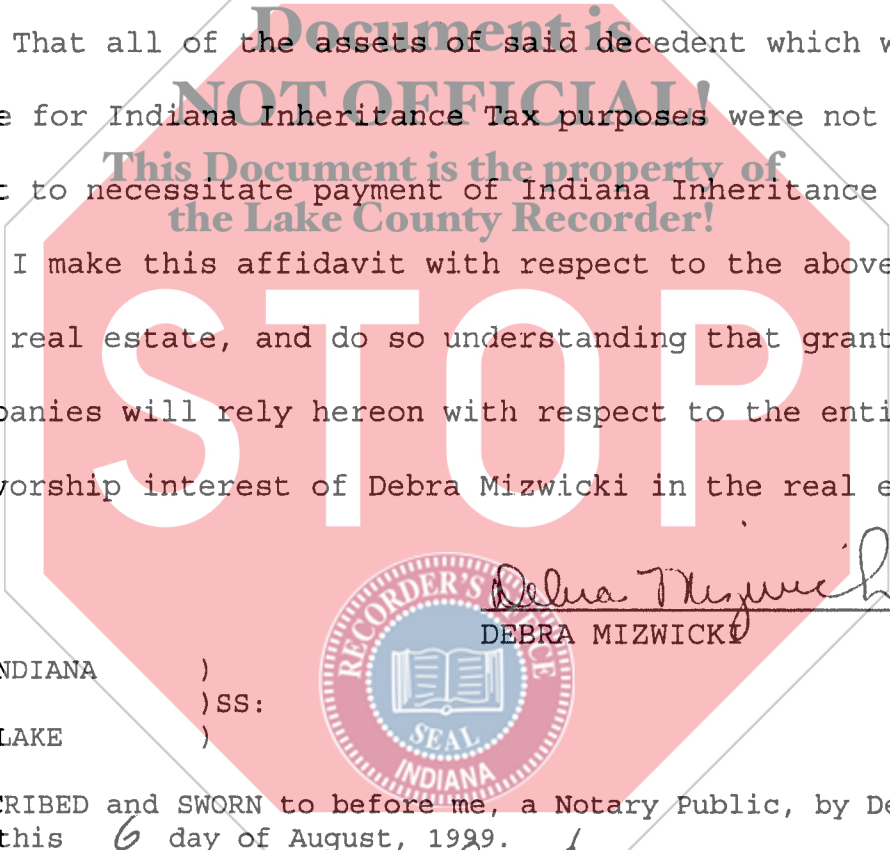
which we continued to own until the death of John E. Mizwicki.

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

7. 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.

8. 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.

9. I make this affidavit with respect to the above-described real estate, and do so understanding that grantees and title companies will rely hereon with respect to the entireties and survivorship interest of Debra Mizwicki in the real estate.



Debra Mizwicki
DEBRA MIZWICKI

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

SUBSCRIBED and SWORN to before me, a Notary Public, by Debra Mizwicki, this 6 day of August, 1999.

Andrew J. Fetsch
Andrew J. Fetsch, Notary Public

My Commission Expires:
10-18-99
County of Residence:
Lake

THIS INSTRUMENT PREPARED BY: Andrew J. Fetsch, Beckman, Kelly & Smith,
5920 Hohman Avenue, Hammond, IN 46320

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