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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

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STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

MORRIS W. CARTER
IN RECORDED HUBERT D. SWARENS
DECEASED

AFFIDAVIT OF SURVIVORSHIP

Comes now DORIS M. SWARENS being duly sworn upon her oath, and states as follows:

That DORIS M. SWARENS is the owner of the following described real estate located in Lake County, Indiana, more particularly described as follows:

Parcel 1:

A part of the Northwest Quarter of the Northeast Quarter of Section 18, Township 33 North, Range 9 West of the 2nd P.M. in Lake County, Indiana, and a part of the Southwest Quarter of the Southeast Quarter of Section 7, Township 33 North, Range 9 West of the 2nd P.M., in Lake County, Indiana, more particularly described as: Commencing at a point 71 rods North of the Southeast corner of said Northwest Quarter of the Northeast Quarter of Section 18; thence North 11 rods to the South line of the public highway; thence West along the South line of said road 28 rods; thence South 6 rods; thence in a Southeasterly course to the place of beginning. ALSO, the West 3 rods and 3 feet of the Northeast Quarter of the Northeast Quarter of Section 18, Township 33 North, Range 9 West of the 2nd P.M., in Lake County, Indiana except the South 71 rods thereof.

Subject to the following restrictions: Encroachments, overlaps, boundary line disputes, or other matters which would be disclosed by an accurate survey or inspection of the premises; Easements or claims of easements, not shown by the public records; Taxes or special assessments which are not shown as existing liens by the public records; Easements recorded as Document No. 768970; Rights of way for drainage tiles, ditches, feeders and laterals, if any; Rights of way for any roads, highways, streets or alleys; Rights of the public and the government agencies having jurisdiction over

Parcel 2:

The West 52.5 feet of the Northeast Quarter of the Northeast Quarter of Section 18, Township 33 North, Range 9 West of the Second Principal Meridian.

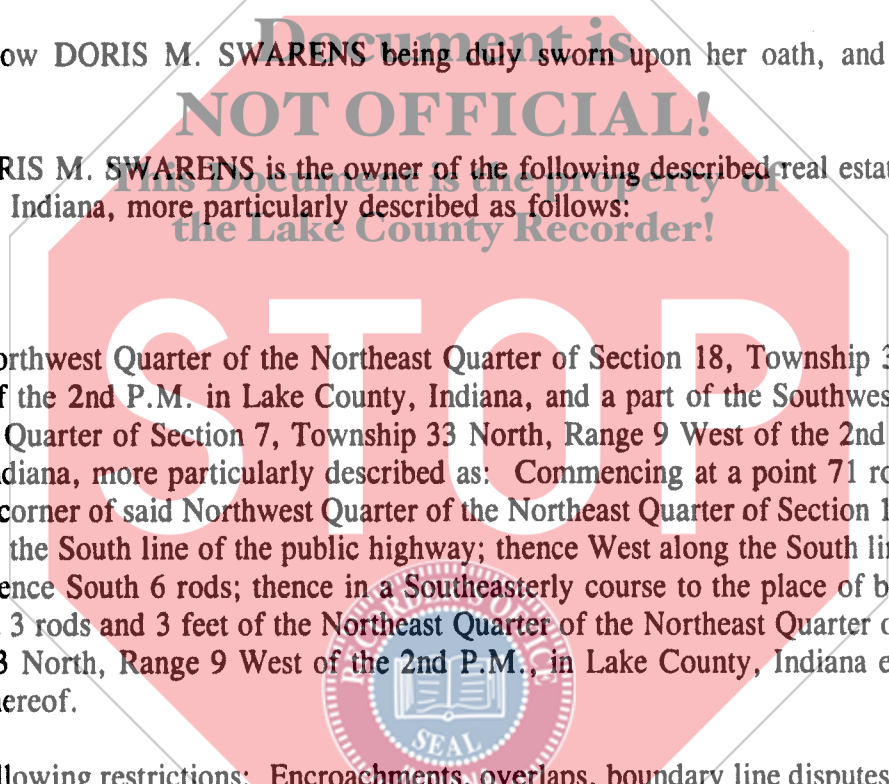
FILED FOR TAXATION SUBJECT TO
FINAL ACCEPTANCE FOR TRANSFER

AUG 16 1999

PETER BENJAMIN
LAKE COUNTY AUDITOR

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Parcel 3:

A part of the Northwest Quarter of the Northeast Quarter of Section 18, and a part of the Southwest Quarter of the Southeast Quarter of Section 7, in Township 33 North, Range 9 West, commencing at a point 71 rods North of the Southeast corner of said Northwest Quarter of the Northeast Quarter of Section 18; thence North 11 rods to the South line of the public highway; thence West along the South line of said highway 142 feet; thence South 82 rods, more or less, to the South line of the Northwest Quarter of the Northeast Quarter of Section 18; thence East along the South line of said Northwest Quarter of the Northeast Quarter 142 feet, more or less, to the Southeast corner of the Northwest Quarter of the Northeast Quarter of said Section 18; thence North along the East line of said Quarter Quarter Section 71 rods to the point of beginning, in Section 18, Township 33 North, Range 9 West of the Second Principal Meridian, containing 6 acres more or less.

and commonly known as 13115 West 165th Avenue, Lowell, Indiana 46356.

That the Affiant and HUBERT D. SWARENS and DORIS M. SWARENS were husband and wife at the time they acquired title to said real estate. That the marital relationship which existed between DORIS M. SWARENS and the decedent continued unbroken from the time they so acquired title to said real estate until the death of HUBERT D. SWARENS, on September 5, 1995, at which time this Affiant acquired the decedent's interest in the above real estate as surviving joint tenant.

That the gross value of the estate of the decedent, HUBERT D. SWARENS, was not subject to Federal Estate Taxes. That the decedent's estate was not subject to Indiana Inheritance Taxes.

Doris M Swarens
DORIS M. SWARENS, AFFIANT



8/4/99
DATE

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

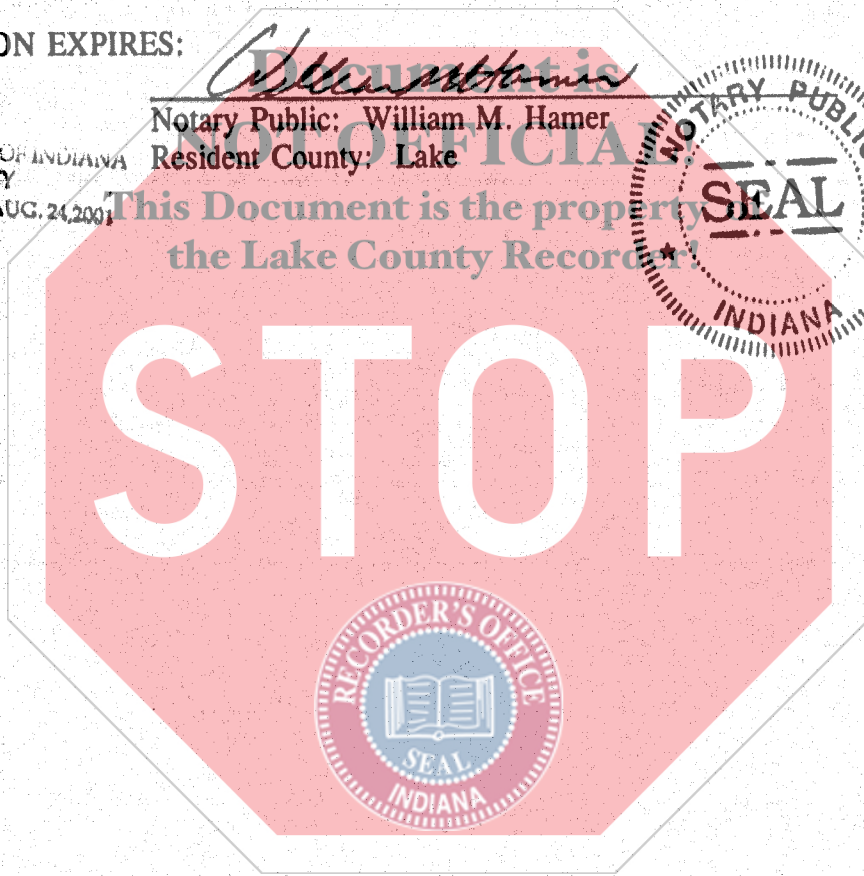
Before me, a Notary Public in and for said County and State, personally appeared **DORIS M. SWARENS**, who acknowledged the execution of the foregoing Affidavit of Survivorship and acknowledged her execution of it as her voluntary act and deed for the uses and purposes stated in it.

WITNESS my hand and Notarial Seal, this 4 day of August, 1999.

MY COMMISSION EXPIRES:

WILLIAM M. HAMER
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXP. AUG. 24, 2001

William M. Hamer
Notary Public: William M. Hamer
Resident County: Lake



This Instrument Prepared By:

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Valparaiso, IN 46383, Phone: (219) 464-9224