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Mail To: Hilbrich, Cunningha	m & Schwerd,	2637-45th Street,	MORRIS W. (ARTER
STATE OF INDIANA)) SS:			
COUNTY OF LAKE)	AFFIDAVIT AS	TO	

BETTY CLEAVER, being first duly sworn upon oath, deposes and says:

That she is an adult and the surviving spouse of ROBERT L. CLEAVER, who died on the 23rd day of July, 1999.

TENANCY BY ENTIRETIES

That she and the decedent were owners by the entireties of the following described real estate, to wit:

Lot 29 and the South 121/2 feet of Lot 28, Block 6, Steel Manor, in the City of Hammond, as shown in Plat Book 19, page 20, in the Office of the Recorder of Lake County, Indiana. (Key No. 36-154-29) his Document is the property of

Commonly known as: 4013 Hohman Avenue - Hammond, IN 46327

That said parties were husband and wife when they took title to the above described real estate; and that both remained in title and lived continuously together as husband and wife until his death, intestate, on the date above given.

Affiant further states that she knows of her own knowledge that the value of the gross estate of the above decedent, at the time of his death, within the meaning of the Federal Estate laws, was less than that required for the filing of a Federal Estate Tax Return, and that the estate of said decedent was not subject to any Federal Estate taxes.

Affiant further states that all outstanding debts and obligations of the decedent, including funeral expenses and expense of last illness were fully paid and discharged and that there is no estate proceeding pending and there are no outstanding claims or obligations against said decedent.

STATE OF INDIANA

SS:

COUNTY OF LAKE

Before me, the undersigned, a Notary Public for Lake County, State of Indiana, personally appeared BETTY CLEAVER and acknowledged the execution of the foregoing Affidavit as to Tenancy by Entireties.

Witness my hand and Motarial Seal this 24th day of September, 1999.

My Commission Expires: 09/13/2001

Jéssica A. Pavlakis - Notary Public Resident of Lake County

This Instrument Prepared 2,

John F. Hilbrich, Esq. (#7513-45)

HILBRICH, CUNNINGHAM & SCHWE

2637 - 45th Street HILBRICH, CUNNINGHAM & SCHWERD

Highland, Indiana 46322 (219) 924-2427

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