

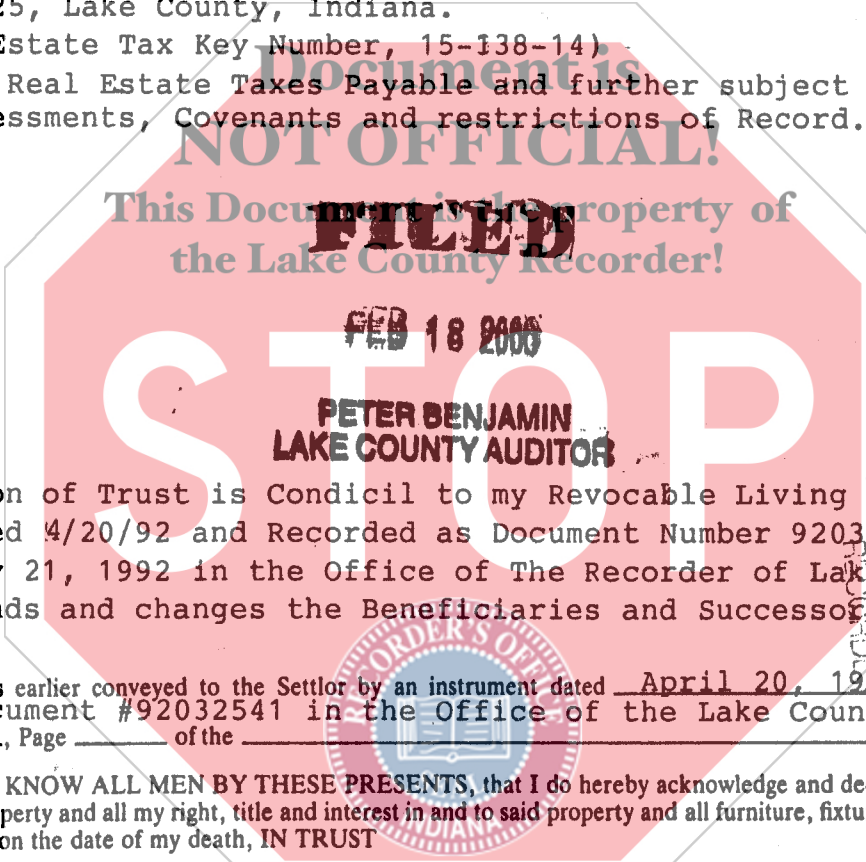
J DACEY TRUST



Declaration of Trust

WHEREAS, I, Hubert Minniti, of the
 City/Town of Merrillville, County of Lake, State of Indiana,
 am the owner of certain real property located at (and known as) 7300 Independence Street
 in the City/Town of Merrillville, State of Indiana 46410,
 which property is described more fully in the Deed conveying it from Hubert Minniti
 to Hubert Minniti, as "that certain piece or parcel of land with buildings
 (Said Deed Recorded in Lake County, Indiana as Document #92032541)
 thereon standing, located in said County of Lake, being

To Wit: Lot 14, Block 3, Independence Hill Second Addition as Shown in
 Plat 24, Page 25, Lake County, Indiana.
 (Bearing Real Estate Tax Key Number, 15-138-14).
 Subject to all Real Estate Taxes Payable and further subject to all
 Easements, Assessments, Covenants and restrictions of Record.



2000 011793

This Declaration of Trust is Condilic to my Revocable Living Trust Agreement, dated 4/20/92 and Recorded as Document Number 92032540 and Recorded on May 21, 1992 in the Office of The Recorder of Lake County, IN., and hereby amends and changes the Beneficiaries and Successor Trustee as Follows:

Being the same premises earlier conveyed to the Settlor by an instrument dated April 20, 1992 and Recorded as Document #92032541 in the Office of the Lake County Recorder. recorded in Vol. _____, Page _____ of the _____ Land Records.

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS, that I do hereby acknowledge and declare that I hold and will hold said real property and all my right, title and interest in and to said property and all furniture, fixtures and personal property situated therein on the date of my death, IN TRUST

1. For the use and benefit of the following Three (3) persons, in equal shares, or the survivor of them/~~per stirpes~~ :
- Albert W. Minniti (Nephew)
 - Lucy Mae Minniti (Neice)
 - Judith (Nee Minniti) Erfurth (Sister)

If because of my physical or mental incapacity certified in writing by a physician, the Successor Trustee hereinafter named shall assume active administration of this trust during my lifetime, such Successor Trustee shall be fully authorized to invest, reinvest and otherwise manage the trust's asset(s) as he shall deem appropriate, paying to me or disbursing on my behalf such sums from income or principal as may appear necessary or desirable for my comfort or welfare. Upon my death, unless all the beneficiaries shall predecease me or unless we all shall die as a result of a common accident or disaster, my Successor Trustee is hereby directed to transfer said property and all right, title and interest in and to said property unto the beneficiaries absolutely and thereby terminate this trust; provided, however, that if any beneficiary hereunder shall not have attained the age of 21 years, the Successor Trustee shall hold such beneficiary's share of the trust assets in continuing trust until such beneficiary shall have attained the age of 21 years. During such period of continuing trust the Successor Trustee, in his absolute discretion, may retain the specific trust property herein described if he believes it in the best interests of the beneficiary

Hubert Minniti 2/18/00

11258 10-00 *per*

so to do, or he may sell or otherwise dispose of such specific trust property, investing and reinvesting the proceeds as he may deem appropriate. If the specific trust property shall be productive of income or if it be sold or otherwise disposed of, the Successor Trustee may apply or expend any or all of the income or principal directly for the maintenance, education and support of the beneficiary without the intervention of any guardian and without application to any court. Such payments of income or principal may be made to the parents of such beneficiary or to the person with whom the beneficiary is living without any liability upon the Successor Trustee to see to the application thereof. If such beneficiary survives me but dies before attaining the age of 21 years, at his or her death the Successor Trustee shall transfer, pay over and deliver the trust property being held for such beneficiary to such beneficiary's personal representative, absolutely.

2. Each beneficiary hereunder shall be liable for his proportionate share of any taxes levied upon the Settlor's total taxable estate by reason of the Settlor's death.

3. All interests of a beneficiary hereunder shall be inalienable and free from anticipation, assignment, attachment, pledge or control by creditors or by a present or former spouse of such beneficiary in any proceedings at law or in equity.

4. I reserve unto myself the power and right during my lifetime (1) to place a mortgage or other lien upon the property, (2) to collect any rental or other income which may accrue from the trust property and to pay such income to myself as an individual. I shall be exclusively entitled to all such income accruing from the trust property during my lifetime, and no beneficiary named herein shall have any claim upon any such income and/or profits distributed to me.

5. I reserve unto myself the power and right at any time during my lifetime to amend or revoke in whole or in part the trust hereby created without the necessity of obtaining the consent of any beneficiary and without giving notice to any beneficiary. The sale or other disposition by me of the whole or any part of the property held hereunder shall constitute as to such whole or part a revocation of this trust.

6. The death during my lifetime, or in a common accident or disaster with me, of all of the beneficiaries designated hereunder shall revoke such designation, and in the former event, I reserve the right to designate new beneficiaries. Should I for any reason fail to designate such new beneficiaries, this trust shall terminate upon my death and the trust property shall revert to my estate.

7. In the event of my physical or mental incapacity or my death, I hereby nominate and appoint as Successor Trustee hereunder the beneficiary named first above, unless such beneficiary shall not have attained the age of 21 years, or is otherwise legally incapacitated, in which event I hereby nominate and appoint as Successor Trustee hereunder the beneficiary named second above. If such beneficiary named second above shall not have attained the age of 21 years, or is otherwise legally incapacitated, then I nominate and appoint

(Name) Albert W. Minniti, of

(Address) 1403-121st Street, Whiting, Indiana 46394
Number Street City State Zip

to be Successor Trustee.

8. This Declaration of Trust shall extend to and be binding upon the heirs, executors, administrators and assigns of the undersigned and upon the Successors to the Trustee.

9. The Trustee and his successors shall serve without bond.

10. This Declaration of Trust shall be construed and enforced in accordance with the laws of the State of Indiana

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 18th day of February, 2000

(Settlor sign here) Hubert Minniti L.S.
Hubert Minniti

I, the undersigned legal spouse of the Settlor, hereby waive all community property, dower or curtesy rights which I may have in the hereinabove-described property and give my assent to the provisions of the trust and to the inclusion in it of the said property.
(Spouse sign here) Not Applicable L.S.

Witness: (1) Sharon DeLuca
STATE OF Indiana
COUNTY OF Lake

Witness: (2) Carrie Ann Dorgan
City or Town _____

On the 18th day of February, 2000, ~~19~~, personally appeared Hubert Minniti

known to me to be the individual(s) who executed the foregoing instrument, and acknowledged the same to be his free act and deed, before me.

ROBERT M. WALCZAK
Notary Public, State of Indiana
County of Lake
My Commission Expires Sep 16, 2007

Robert M Walczak
Notary Public
Residing in Lake Co.

This instrument prepared by, Hubert Minniti, Pro se