



Declaration of Trust

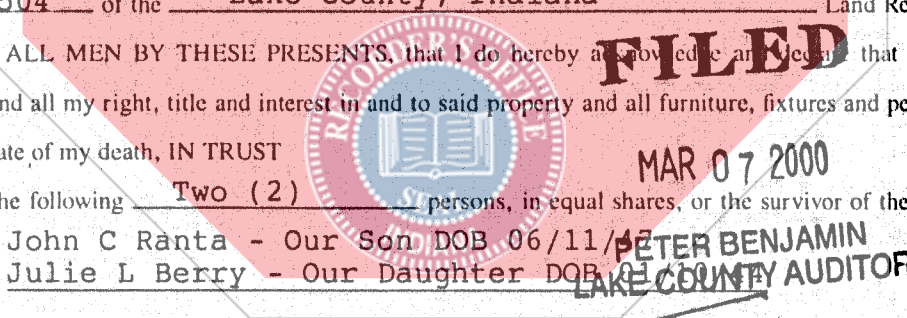
WHEREAS, I, 2000 016058 Julie Ann (F) Ranta, of the
~~City~~ Town of Schererville, County of Lake, State of Indiana,
am the owner of certain real property located at (and known as) 1110 Lake View Dr.,
in the ~~City~~ Town of Schererville, State of Indiana,
which property is described more fully in the Deed conveying it from John F Ranta
to Julie Ann (F) Ranta, as "that certain piece or parcel of land with buildings
thereon standing, located in said Schererville, being

Lot No. (5), in Block No. (1), as marked and laid down on the
recorded plat of Schilling Lake Addition, being a subdivision of
the Southwest Quarter of the Northeast Quarter of Section 17,
Township 35 North, Range 9 West of the 2nd. P.M., Lake County,
Indiana except the West 132 feet of the East 462 feet of the
North 330 feet thereof and except the East 330 feet of the North
660 feet thereof; also that part of the Northwest Quarter of the
Southeast Quarter of Section 17, Township 35 North, Range 9 West
of the 2nd P.M. lying North of a straight line which intersects
the West line of said Northwest Quarter of the Southeast Quarter
at a point 250.84 feet South of the Northwest corner of said
Northwest Quarter of the Southeast Quarter and intersects the East
line of said Northwest Quarter of the Southeast Quarter at a point
56.06 feet South of the Northeast corner of said Northwest Quarter
of the Southeast Quarter of said Section 17, as the same appears
of record in Plat Book 27, Page 23 in the Recorder's Office of Lake
County, Indiana.

Being the same premises earlier conveyed to the Settlor by an instrument dated December 28th 1966 and
recorded in Vol. 337 Page 504 of the Lake County, Indiana Land Records.

NOW, THEREFORE, KNOW ALL MEN BY THESE PRESENTS, that I do hereby approve 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 Two (2) persons, in equal shares, or the survivor of them/per
stirpes:
John C Ranta - Our Son DOB 06/11/57
Julie L Berry - Our Daughter DOB 06/11/57



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

*Son Ranta
625*

*12:00
pm*

00702

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) _____, of

(Address) _____
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 _____ 13th _____ day of _____ October _____, 19 96.

(Settlor sign here) _____

Julie Ann (F) Ranta

Julie Ann F. Ranta

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) _____

NA

L.S.

Witness: (1) *Juie Shander* _____

Witness: (2) *Hwendoly Hills* _____

STATE OF _____ Indiana _____

COUNTY OF _____ Lake _____

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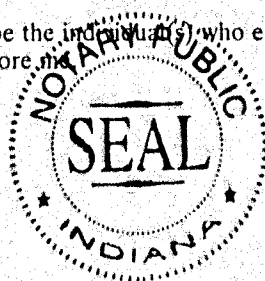
or Town _____ Schererville _____

On the _____ 13th _____ day of _____ October _____, 19 96, personally appeared

Julie Ann (F) Ranta

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

(Notary Seal)



Edgar M. Prater
Notary Public

EDGAR M. PRATER, NOTARY PUBLIC
Resident Of Lake County, Indiana
My Commission Expires August 14, 1999