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STATE OF INDIANA )  
 ) SS:  
COUNTY OF LAKE )

NOTARY PUBLIC  
RECORDS

AFFIDAVIT OF SURVIVORSHIP

Deborah K. Valdivia, being first duly sworn upon her oath, deposes and says:

1. That she is the wife of Ronald D. Valdivia, and that Ronald D. Valdivia and Deborah K. Valdivia were married on the date that they acquired title as husband and wife as tenants by the entireties to certain Real Estate in Lake County, Indiana, to-wit: Lot 1015, in Lakes of the Four Seasons, Unit No. 7, as per plat thereof, recorded in Plat Book 38, page 9, in the Office of the Recorder of Lake County, Indiana.

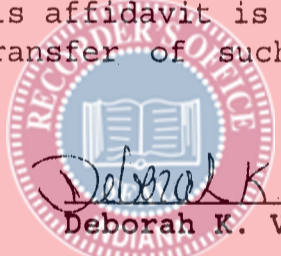
2. The marital relationship which existed between Ronald D. Valdivia and Deborah K. Valdivia continued unbroken from the time they so acquired title to said real estate until the death of Ronald D. Valdivia on 2-29-00 at which time Deborah K. Valdivia acquired title as surviving tenant by the entireties.

3. That the gross value of the estate of the said Ronald D. Valdivia, deceased, taking into consideration in the evaluation thereof, the value of all his gifts in contemplation of death, including all gifts made by him in the three years next preceding his death, together with the value of all of his investments in joint properties and tenants by the entirety, including the real estate in the above-described deed, plus the proceeds of all insurance on his life, did not equal or exceed the sum required to necessitate the filing of a federal estate tax return and that as a consequence of which, her estate was not subject to federal estate tax.

4. That all debts, estate and inheritance taxes, funeral expenses, and expenses of the last illness of Ronald D. Valdivia have been fully paid and satisfied.

5. That the purpose of this affidavit is to induce the Lake County Auditor to show the transfer of such property on his records.

AFFIANT FURTHER SAYETH NOT.



*Deborah K. Valdivia*  
Deborah K. Valdivia

Subscribed and sworn to before me, a Notary Public in and for said County and State, this 21<sup>st</sup> day of March, 2000.

My Commission Expires: 1-21-02

*Douglas R. Kvachkoff*  
Notary Public  
Resident of Lake County, IN

Mail Tax Bills to: Deborah K. Valdivia  
3549 Oakcrest Place, Crown Point, IN 46307

Tax Key Number: 10-49-118

THIS INSTRUMENT PREPARED BY: DOUGLAS R. KVACHKOFF Attorney at Law  
325 N. Main, Crown Point, IN 46307, (219) 662-8200

INDIANA TITLE NETWORK COMPANY  
325 NORTH MAIN  
CROWN POINT, IN 46307

DOUGLAS R. KVACHKOFF  
NOTARY PUBLIC STATE OF INDIANA  
Resident of Lake County  
My Commission Expires January 21, 2007

**FILED**

MAR 22 2000

PETER BENJAMIN  
LAKE COUNTY AUDITOR

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*Om# 13783*  
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