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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

7644 Herrington Rd.  
→ Hobart Ind 46342  
Santos Ramirez

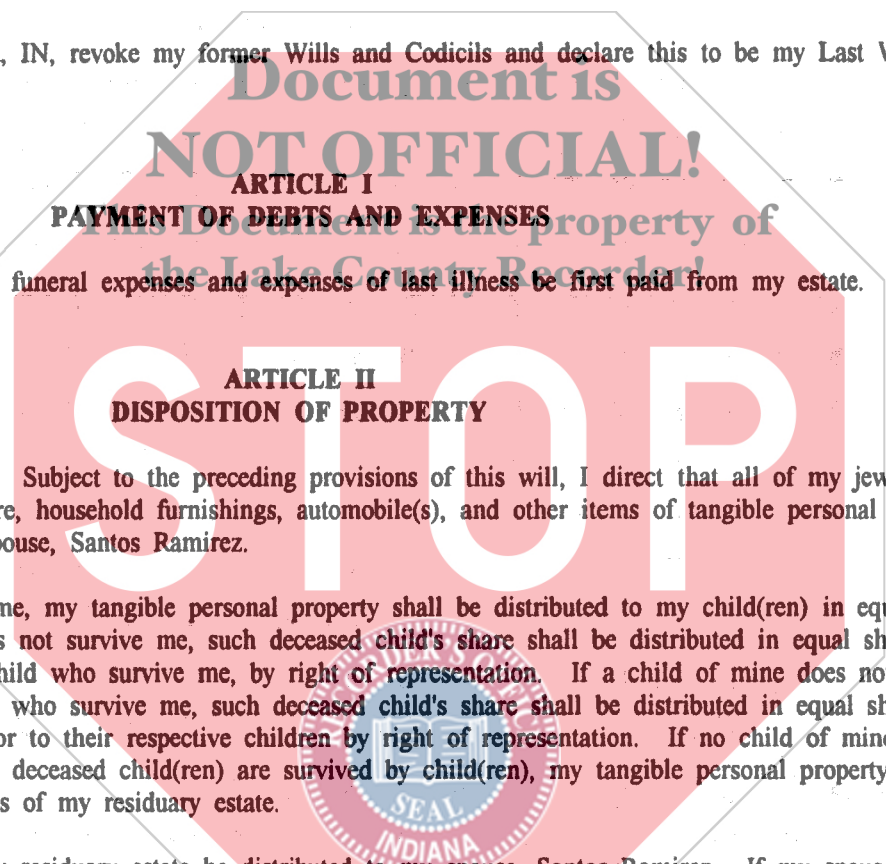
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MORRIS W. CARTER  
RECORDER

**LAST WILL AND TESTAMENT  
OF  
JOSEPHINE RAMIREZ**

I, Josephine Ramirez, of Hobart, IN, revoke my former Wills and Codicils and declare this to be my Last Will and Testament.



**ARTICLE I  
PAYMENT OF DEBTS AND EXPENSES**

A. I direct that my just debts, funeral expenses and expenses of last illness be first paid from my estate.

**ARTICLE II  
DISPOSITION OF PROPERTY**

A. Tangible Personal Property. Subject to the preceding provisions of this will, I direct that all of my jewelry, clothing, personal items, furniture, household furnishings, automobile(s), and other items of tangible personal property be distributed to my spouse, Santos Ramirez.

If my spouse does not survive me, my tangible personal property shall be distributed to my child(ren) in equal shares. If a child of mine does not survive me, such deceased child's share shall be distributed in equal shares to the children of such deceased child who survive me, by right of representation. If a child of mine does not survive me and has no children who survive me, such deceased child's share shall be distributed in equal shares to my other child(ren), if any, or to their respective children by right of representation. If no child of mine survives me, and if none of my deceased child(ren) are survived by child(ren), my tangible personal property shall be distributed to the beneficiaries of my residuary estate.

B. Residuary. I direct that my residuary estate be distributed to my spouse, Santos Ramirez. If my spouse does not survive me, my residuary estate shall be distributed to my child(ren) in equal shares. If a child of mine does not survive me, such deceased child's share shall be distributed in equal shares to the children of such deceased child who survive me, by right of representation. If a child of mine does not survive me and has no children who survive me, such deceased child's share shall be distributed in equal shares to my other child(ren), if any, or to their respective children by right of representation. If no child of mine survives me, and if none of my deceased child(ren) are survived by child(ren), my residuary estate shall be distributed to my heirs-at-law as determined under the laws of the State of IN.

**ARTICLE III  
NOMINATION OF EXECUTOR**

A. I nominate Danielle Ramirez, of Hobart, IN, as the Executor, without bond.

1700  
cs

**ARTICLE IV  
EXECUTOR POWERS**

A. My Executor, in addition to other powers and authority granted by law or necessary or appropriate for proper administration, shall have the right and power to lease, sell, mortgage, or otherwise encumber any real or personal property that may be included in my estate, without order of court and without notice to anyone.

**ARTICLE V  
MISCELLANEOUS PROVISIONS**

A. Paragraph Titles and Gender. The titles given to the paragraphs of this Will are inserted for reference purposes only and are not to be considered as forming a part of this Will in interpreting its provisions. All words used in this Will in any gender shall extend to and include all genders and in numbers when the context or facts so require, and any pronouns shall be taken to refer to the person or persons intended regardless of gender or number.

B. Thirty Day Survival Requirement. For the purposes of determining the appropriate distributions under this Will, no person or organization shall be deemed to have survived me, unless such person or entity is also surviving on the thirtieth day after the date of my death.

C. Spouse. I am married to Josephine Ramirez and all references in this Will to "my spouse" are references to Josephine Ramirez.

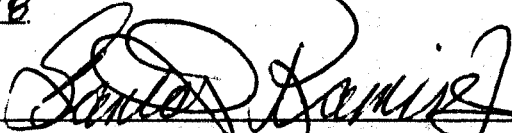
D. Children. The names of my children are:

Danielle Ramirez  
Denise Dobison

All references in this Will to "my child" or "my children" include the above child (or children) and any other children born to me or adopted by me after the signing of this Will.

E. Beneficiary Disputes. If any bequest requires that the bequest be distributed between or among two or more beneficiaries, the specific items of property comprising the respective shares shall be determined by the such beneficiaries if they can agree, and if not, by my Executor.

IN WITNESS WHEREOF, I have subscribed my name below, this 15<sup>TH</sup> day of APRIL, 1998.

  
\_\_\_\_\_  
Santos Ramirez

We, the undersigned, hereby certify that the above instrument, which consists of 4 (Four) pages, including the page(s) which contain the witness signatures, was signed in our sight and presence by Santos Ramirez (the "Testator"), who declared this instrument to be his/her Last Will and Testament and we, at the

AFFIDAVIT

STATE OF INDIANA  
COUNTY OF LAKE, ss:

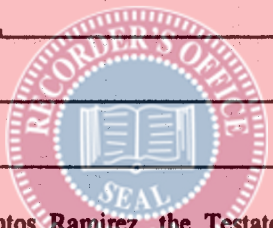
Before me, the undersigned, on this day personally appeared Santos Ramirez, Andrew J. Pratscher, Abigail Nimon, and Jeffrey Brian Nimon, known to me to be the Testator and the witnesses, respectively, whose names are signed to the foregoing instrument. All of these persons were first duly sworn by me. Santos Ramirez, the Testator, declared to me and to the witnesses, in my presence, that the foregoing instrument is the Testator's Will and that the Testator willingly signed and executed such instrument (or expressly directed another person to sign the instrument for the Testator in the Testator's presence) in the presence of the witnesses, as the Testator's free and voluntary act for the purposes expressed in the instrument. Each of the witnesses declared in the presence and hearing of the Testator that the foregoing instrument was executed and acknowledged by the Testator as the Testator's Will in their presence and that they, in the Testator's presence, hearing and sight and at the Testator's request, and in the presence of each other, did subscribe their names to the instrument as attesting witnesses on the date of the instrument. The Testator, at the time of the execution of such instrument, was of full age, of sound mind, and the witnesses were sixteen years of age or older and otherwise competent to be witnesses.

Santos Ramirez  
Santos Ramirez, Testator

Andrew J. Pratscher Witness

Abigail Nimon, Witness

Jeffrey Brian Nimon Witness



Subscribed, sworn to and acknowledged before me by Santos Ramirez, the Testator; and subscribed and sworn before me by THOMAS G. PRUZIN, ANDREW J. PRATSCHER and ABIGAYL NIMON, Jeffrey Brian Nimon, witnesses, this 15<sup>TH</sup> day of APRIL, 1998.

Thomas G. Pruzin

Notary Public, or other officer  
authorized to take and certify  
acknowledgements and administer oaths

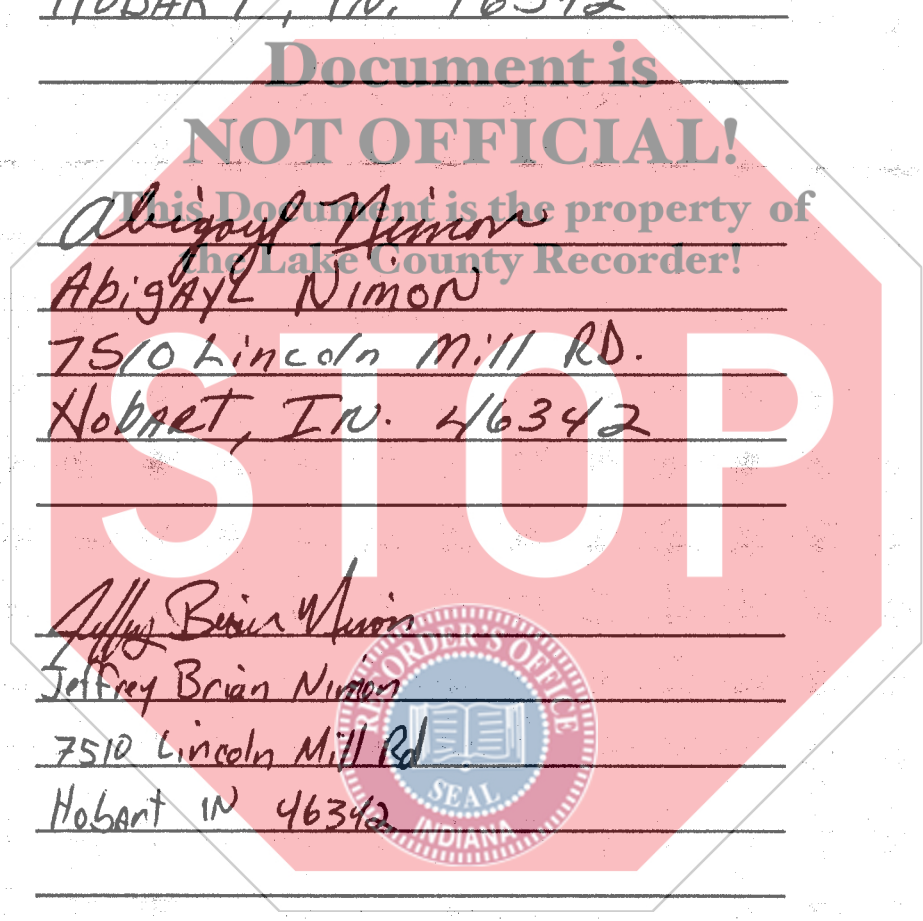
THOMAS G. PRUZIN  
My Com Exp 11-27-2000

Testator's request and in the Testator's sight and presence, and in the sight and presence of each other, do hereby subscribe our names and addresses as witnesses on the date shown above.

Witness Signature: Andrew J. Pratscher  
Witness Name: ANDREW J. PRATSCHER  
Witness Address: 7540 LINCOLN MILL RD.  
HOBART, IN. 46342

Witness Signature: Abigail Nimon  
Witness Name: Abigail Nimon  
Witness Address: 7510 Lincoln Mill Rd.  
Hobart, IN. 46342

Witness Signature: Jeffrey Brian Nimon  
Witness Name: Jeffrey Brian Nimon  
Witness Address: 7510 Lincoln Mill Rd  
Hobart IN 46342



**This Summary is not an official part of your document. It contains highlights of the important information that has been entered into the document.**

**SUMMARY  
of the  
SIMPLE WILL**

DATE WILL WAS SIGNED:

*April 15, 1998*

WILL MAKER

Josephine Ramirez

WILLMAKER'S SPOUSE

Santos Ramirez

WILLMAKER'S CHILDREN

Danielle Ramirez

Denise Dobison (Maiden name Ramirez)

TANGIBLE PERSONAL PROPERTY section included in will.

EXECUTOR

Denise Dobison (Maiden name Ramirez)

WITNESSES

*Andrew J Pratzher,*

*Abigail Nimow, Jeffrey Brian Nimow*

