STATE OF INDIANA

COUNTY OF L2000 031744

IN THE MATTER OF THE) ESTATE OF MANUEL A.

RAMIREZ, DECEASED

ROOM 3, GARY, INDIANA 2000 WAY TO THE 9 34

MORRIS VI. C CAUSE NO: RECORDER FILED 45D03-0004-ES-030

MAY 10 2000

being the adult son of Manuel The undersigned, MARK A. Ramirez, deceased, who died on January 13, 2000 domiciled in the County of Lake, the Lake County Recorder! State of Indiana, states as follows:

That he has been duly advised that he is a beneficiary of the estate of Manuel A. Ramirez according to the intestate distribution provided under IC\$29-1-2-1. That upon final distribution of the decedent's estate he will become vested of a one sixth (1/6) interest in said estate consisting solely of the several parcels of real estate legally described in Exhibit "A" attached hereto and made a part hereof and having an approximate total value of approximately \$137,000.00 before payment of debts, expenses and taxes, if any.

That the undersigned has been further advised that pursuant to the provisions of IC of § 32-3-2-1 et seq., he has nine (9) months from the date of death of the decedent to disclaim or refuse to accept the intestate share which would otherwise vest in him and that in event of such disclaimer, the decedent's entire estate will be distributed as if the undersigned predeceased the decedent.

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14.00

The undersigned, having full knowledge of these facts, hereby irrevocably disclaims his entire intestate statutory share in the decedent's estate, consisting of only the real estate legally described in Exhibit "A" hereinabove referred to.

It is the intention of the undersigned that this disclaimer constitute a qualified disclaimer as defined in Section 2518(c) (3) of the Internal Revenue Code as amended and the corresponding provisions of any subsequent Federal Tax law and also constitutes a qualified disclaimer under IC§ 32-3-2-1 et seq.

STATE OF INDIANA)
COUNTY OF LAKE) SS:

6171 Robbins Road Portage, IN. 46368

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared MARK A. RAMIREZ and acknowledged his Disclaimer of the above-listed interest in the estate of MANUEL A. RAMIREZ, to be his free and voluntary act and deed.

WITNESS my hand and seal this

day of / Ocy , 2000.

MY COMMISSION EXPIRES: 9-20-2006

Nancy O'Bryan, Notary Public U Resident of Lake County, Indiana

Prepared by Atty. R. Dakich, 100 E.90th Drive, Merr.IN.46410

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PROPERTY 1:

Lot 1 (except the East 30.16 feet thereof by parallel lines) and the East 29.4 feet of Lot 2 (said measurement made along the North Line of said Lot 2 and not by parallel lines) in Block 1, in the Resubdivision of parts of Blocks 1,3, 4, and 5 in South Broadway Land Company's Sixth South Broadway Addition to Gary, as per plat of said Resubdivision, recorded in Plat Book 10 page 22, in the Office of the Recorder of Lake County, Indiana, commonly known as 331 East Ridge Road, Gary, Indiana.

PROPERTY 2:

All of Lot 5 and Lot 6, Block 5, in the Broadway Realty and Investment Company's Addition in Lake County, Indiana, commonly known as 4616 Massachusetts, Gary, Indiana (Key# 41-213-5 and 41-213-6)

PROPERTY 3:

Lot 2 in Block 2, in Liverpool Home Gardens, as per plat thereof recorded in Plot Book 23, page 45 in the office of the Recorder of Lake County, Indiana, commonly known as 2708 Oklahoma Street, Lake Station, Indiana (Key#50-142-2).

PROPERTY 4:

Lot 1, Block 5, in Liverpool Home Gardens as per plat thereof recorded in the office of the Recorder of Lake County Indiana, commonly known as 2810 Oklahoma Street, Lake Station, Indiana, (Key# 50-145-01).

PROPERTY 5:

The North One Half (1/2) of Lot Four (4) in Block Three (3), First Addition to Liverpool Home Gardens, being a subdivision of the Southwest quarter of Section 13, Township 36 North, Range 8 West of the second principal meridian, which lies East of Burns Ditch and Deep River, except of the above described parcel which lies within the boundaries of Liverpool Home Gardens as shown on the recorded plot of the same and except the property of the Calumet Improvement Company, of Lake County, Indiana. Commonly known as 2675 Frye Street, Lake Station, Indiana (Key#50-149-4) PROPERTY 6:

Lot 1 in Block 2 in Liverpool Home Gardens, as per plat thereof, recorded in Plat Book 23 page 45, in the office of the Recorder of Lake County, Indiana, commonly known as 2795 Oklahoma Street, Lake Station, Indiana (Key#50-142-1)

PROPERTY 7:

The east ½ of lot 1 (except the North 20 feet) and the east ½ of lots 2,3,4, and 5, Block 12, First Subdivision to East Gary, in Lake County, Indiana, more commonly known as 915 Central Avenue, Lake Station, Indiana, (Key#19-59-6 through 19-59-10)

EXHIBIT "A"