STATE OF INDIANA LAKE COUNTY FILED FOR RECORD

2000 OCT -6 AM 8 51

MORRIS W. CARTER

STATE OF INDIANA

COUNTY OF LAKE

JACQUELINE MARY BRADFORD (Affiant), being first sworn on oath, deposes and says as follows:

- 1. Affiant is the adult daughter of JEROME T. BRADFORD (Decedent), who died testate a resident of Gary, Lake County, Indiana on July 31, 2000.
- 2. It appears that the Decedent's gross probate estate, less liens and encumbrances, does not exceed the sum of the following: twenty-five thousand dollars (\$25,000.00), the costs and expenses of administration, and reasonable funeral expenses.

3. The Decedent owned as of the date of his death the following described real estate located in Lake the Lake County Recorder! County, Indiana:

Lots 5, 6, 7 and 8 in Block 14, in Lakeshore Addition to East Chicago, in the City of Gary, Lake County, Indiana,

Commonly known as: 1067 Vermillion St. Gary, IN 46403

Tax Key Number: 45-256-5

- 4. JACQUELINE MARY BRADFORD is entitled to all right, title and interest, in and to the above described real estate, pursuant to the Last Will and Testament of the Decedent which is attached hereto.
- 5. All federal and state Estate Taxes assessed, if any, all state Inheritance Taxes assessed, if any, and all claims brought, if any, against the Decedent have been adjudicated and paid in full.

FURTHER, AFFIANT SAYETH NOT

My Commission Expires 12/22/2000

This Instrument Prepared By:

JOHN M. SEDIA, Attorney at Law, #237-45

2000 OCT 4

Highland Office Center

2646 Highway Ave. Suite 106

Highland, IN 46322

219/838-1952 FAX: 219/838-1987

PETER BENJAMIN LAKE COUNTY AUDITOR

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Last Will and Testament

of

JEROME T. BRADFORD

NOTOFFICIAL

This Document is the property of John M. Sedia Recorded Attorney at Law #237-45
Highland Office Center

2646 Highway Ave.
Suite 106
Highland, IN 46322

219/838-1952 FAX: 219/838-1987



LAST WILL AND TESTAMENT OF JEROME T. BRADFORD

I, JEROME T. BRADFORD presently a resident of Gary, Lake County, Indiana, do make, publish and declare this to be my Last Will and Testament, revoking all former Wills and Codicils ever made by me before.

ARTICLE I Appointment of Fiduciaries

I appoint JACQUELINE MARY BRADFORD as Personal Representative of this Will, to so serve without bond. If she is unwilling or unable to so serve, I then appoint JOHN ARTHUR SMITH as Personal Representative, also to so serve without bond. I appoint JOHN ARTHUR SMITH as Trustee of the Trust created in this Will, also to so serve without bond.

NARTICLE IF FICIAL! Payment of Final Expenses to property

I direct my Personal Representative to pay out of my estate all of my just debts, expenses of my last illness, burial and costs of the administration of my estate as soon after my demise as may be found convenient.

ARTICLE III Payment of Taxes

I direct my Personal Representative to pay out of my estate all estate, inheritance, transfer, succession or other taxes or governmental charges that shall become payable upon or by reason of my death with respect to property passing under my Will, by operation of law, or otherwise, including any interest and penalties, without apportionment. I waive on behalf of my estate any right to recover from my beneficiaries any part of such taxes so paid.

ARTICLE IV Bequest of Residuary Estate

I give all the rest, residue and remainder of my estate, both real and personal, tangible and intangible, wherever situated or located to JACQUELINE MARY BRADFORD, to be hers, absolutely and forever:

However, should JACQUELINE MARY BRADFORD predecease me, I then direct any interest that I may have in the real estate located at 6930 Ash Avenue, Gary, Indiana, and my dog, Hogan, be given to DOMINIC CREWS, to be his absolutely and forever; and that the rest, residue and remainder of my estate, both real and personal, tangible and

Jeronie Brasford

PAGE ONE OF FOUR PAGES OF THE LAST WILL OF:

intangible, wherever situated or located, be converted into cash and given to the Trustee named in Article I above in Trust as Trustee to be administered under the provisions of the following Trust:

- 1. The Trustee shall retain and administer the Trust for the benefit of JEROME MICHAEL BRADFORD and VICTORIA P. BRADFORD, hereinafter referred to as the Beneficiaries.
- 2. The Trustee shall administer the funds remaining in trust until the death of the survivor of the Beneficiaries. At that time, the Trust shall terminate and be given to DOMINIC C. CREWS.
- 3. During the administration of this trust, I direct the Trustee to make any payments of income or principal that, in the sole discretion of the Trustee, the Trustee deems necessary for the support, sickness, education and medical expenses to or on behalf of either of the Beneficiaries. The primary purpose of this trust will be for the benefit of the Beneficiaries.
- 4. The Trustee's decision shall be final as to the showing of need, amount of payment, whether paid to any Beneficiary directly or paid to another for the benefit of any Beneficiary. In distributing money to or for the benefit of the Beneficiaries, the Trustee shall not be required to make equal distributions or expenditures to or for all of the Beneficiaries but may distribute or expend the money available to or for the benefit of one or more or all of the Beneficiaries, equally or unequally, without any duty or responsibility at a later date to equalize unequal payments.

I am making no provision in this Will for my son, WILLIAM PETER BRADFORD, for the reason that I feel that I have adequately provided for him during my lifetime.

General Powers and Duties of Personal Representative and Trustee

Without distinguishing between the powers of the Personal Representative and Trustee, I grant unto each of them all of the powers enumerated in the provisions of the Indiana Trust Code, presently found at I.C. 30-4 and as may be amended from time to time, which I incorporte by reference into this Will. All of these powers shall be exercised without Court order.

In addition to the powers granted above, I give the right to any Trustee to resign at any time.

Upon the resignation of any Trustee, if no successor Trustee is named in this Will, then any Court of competent jurisdiction may, upon the application of any interested party, appoint a qualified corporate successor, and such successor shall have all the rights, powers and duties as if originally appointed in this Will.

ARTICLE VI Non-Assignability of Beneficiaries' Interest

The interest of any beneficiary in principal or income of any Trust created in this Will shall not be subject to assignment, alienation, pledge, attachment or the claims of any creditors of any such beneficiary.

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PAGE TWO OF FOUR PAGES OF THE LAST WILL OF:

ARTICLE VII Accounting by Personal Representative and Trustee

The Personal Representative shall make an accounting to an appropriate Court as required by law. The Trustee shall render an account, once each year, to each adult beneficiary under no under disability and to the guardian of each minor or incompetent beneficiary then entitled to receive income from the Trust created in this Will

The Trust created in this Will shall be administered without the necessity of docketing the same in any Court and the Trustee shall not be required to account to any Court or governmental authority which may otherwise have jurisdiction over the Trust. The Trustee may, however, resort to the Courts for authority or instructions respecting the Trust as the Trustee shall deem necessary or expedient.

ARTICLE VIII Simultaneous Death

If my daughter, JACQUELINE MARY BRADFORD, and I shall die simultaneously or under such circumstances as to render it difficult or impossible to determine who predeceased the other, I declare that JACQUELINE MARY BRADFORD shall be deemed to have survived me, and this Will and all of its provisions shall be construed upon that assumption and basis.

ARTICLE IX Definitions

The masculine gender shall be deemed to include the feminine and the neuter and the singular the plural and vice versa.

ARTICLE X Situs of Will

This Will has been drawn and executed under the laws of the State of Indiana and all questions pertaining to its validity, construction and administration shall be determined by the laws of that State.

sione Bladford

PAGE THREE OF FOUR PAGES OF THE LAST WILL OF:

UNDER THE PENALTIES FOR PERJURY, WE, JOHN W. SEDA. , and JEROME T. BRADFORD, the Declarant, whose names are signed to the foregoing Last Will and Testament, declare: 1. The Declarant executed the above Last Will and Testament. 2. The Declarant signed the above Last Will and Testament in the presence of us as witnesses; 3. The Declarant signed the above Last Will and Testament as a free and voluntary act for the purposes the Lake County Recorder! 4. Each of the witnesses signed the above Last Will and Testament as Witnesses in the Declarant's presence and in the presence of each other; 5. The Declarant was of sound mind; 6. The Declarant was eighteen (18) years or more years of age on the date of execution