

did not exceed the exemptions provided by:

I.C. §6-4.1-3-1 charities; I.C. §6-4.1-3-1.5 cemetery associations;
I.C. §6-4.1-3-7 surviving spouse; I.C. §6-4.1-3-10 children, parents and
other Class A Transferees (\$100,000 each); I.C. §6-4.1-3-11 Class B
Transferees (\$500 each); and/or I.C. §6-4.1-3-12 Class C Transferees
(\$100 each).

Therefore, no Inheritance Tax is due or owing by reason of decedent's death.

5. Reliance:

I make this affidavit to induce reliance upon the facts stated herein by:

- County Assessor
- Indiana Department of Revenue
- Internal Revenue Service
- a Court administering the decedent's estate
- heirs
- beneficiaries and transferees of decedent's property
- creditors
- others, specify _____

Dated: November ____, 2002

Peoples Bank

Signature: _____

By: _____

Printed: _____

Stephan A. Ziemba, Vice President
& Trust Officer

Address: _____

141 W. Lincoln Highway
Schererville, IN 46375

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)



Before me, a Notary Public in and for said County and State, personally
appeared Stephan A. Ziemba, who acknowledged execution of the foregoing document and
who, being duly sworn, stated the representations contained therein to be true.

WITNESS by hand and Notarial Seal this 27 day of November, 2002.

(Signature) _____

(Printed) _____

JOSEPH M. SKOZEN
Notary Public
Resident of Lake County, Indiana

My commission expires: May 4, 2009



LEGAL DESCRIPTION RIDER

Lots 16 & 17, Block 8, Elliot's Park in East Gary, as shown in Plat Book 21, page 36, Lake County, Indiana.

Key No. 19-1090-16-17

commonly known as 4628 Central Avenue, Lake Station, IN 46405

