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**MEMORANDUM OF AMENDMENT OF THE
YAROVSKY LIVING TRUST**

1. On September 15, 2003, we amended our Trust, known as the Yarovsky Living Trust, "Trust", which was originally executed on July 31, 2000, by James L. Yarovsky and Carole S. Yarovsky.

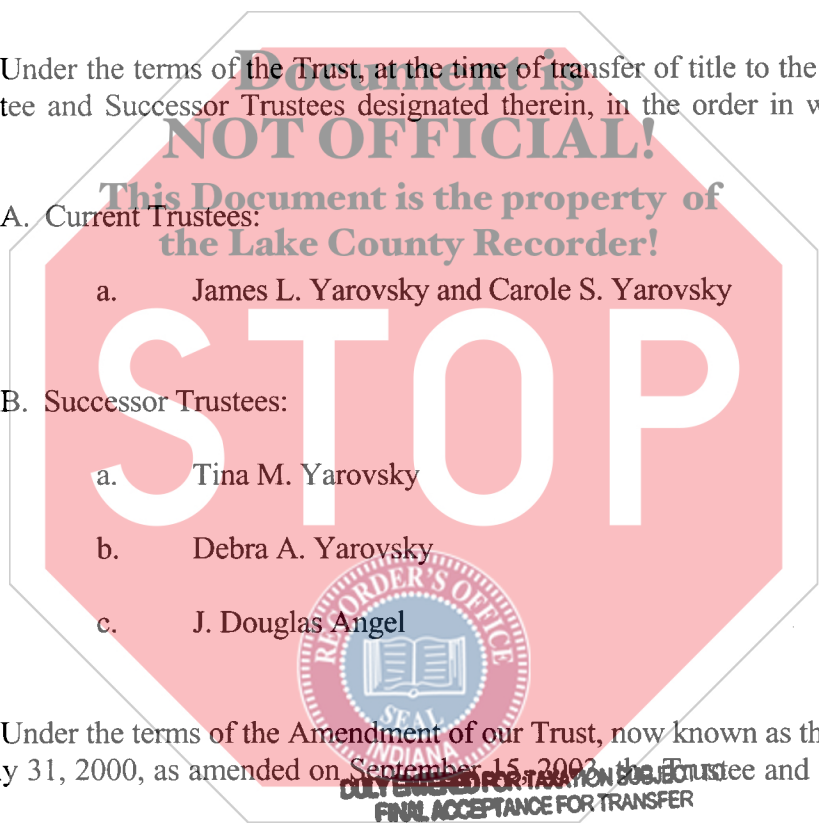
2. In reliance upon the terms and conditions of our original Trust, the following described real estate was transferred into the name of the Trustee of the Trust, to-wit:

Lot 14, in Schoon and Harkema 1st Addition to Munster, as per Plat thereof, recorded in Plat Book 31, page 86, in the Office of the Recorder of Lake County, Indiana.

3. Under the terms of the Trust, at the time of transfer of title to the real estate into the Trust, the Trustee and Successor Trustees designated therein, in the order in which they were to serve, were:

- A. Current Trustees:
 - a. James L. Yarovsky and Carole S. Yarovsky
- B. Successor Trustees:
 - a. Tina M. Yarovsky
 - b. Debra A. Yarovsky
 - c. J. Douglas Angel

4. Under the terms of the Amendment of our Trust, now known as the Yarovsky Living Trust, dated July 31, 2000, as amended on September 15, 2003, the Trustee and Successor Trustees



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STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR

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designated therein, in the order in which they are to serve, are:

a. James L. Yarovsky, Carole S. Yarovsky or Tina M. Yarovsky

B. Successor Trustees:

a. Debra A. Yarovsky

b. J. Douglas Angel

5. We make this Memorandum for the purpose of indicating the name of the current Trustee, and those who have the right to serve as Successor Trustees under the terms and conditions of the Yarovsky Living Trust, dated July 31, 2000, as amended on September 15, 2003.

In Witness Whereof, we have signed this document on September 15, 2003.


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James L. Yarovsky


Carole S. Yarovsky

Subscribed and sworn to before me on September 15, 2003.

My Commission Expires:
08-31-2006


Deborah L. Domka, Notary Public
Resident of Lake County, Indiana

Document Prepared By: John M. O'Drobinak, Attorney at Law, 5265 Commerce Drive, Suite A, Crown Point, Indiana 46307, (219) 738-2292

