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LOUIS R. PETRO

I, LOUIS R. PETRO, of Munster, Lake County, Indiana, make this Will and revoke all of my prior wills and codicils.

Article One

My Family

I am married and my spouse's name is LAVERNE G. PETRO.

All references to "my spouse" in my Will are to her.

I have no children.

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Article Two

Distribution of My Property

Section 1. Pour-Over to My Living Trust

All of my property of whatever nature and kind, wherever situated, shall be distributed to my revocable living trust. The name of my trust is:

LOUIS R. PETRO and/or LAVERNE G. PETRO, Trustees, or their successors in trust, under the LOUIS R. PETRO LIVING TRUST, dated August 24th, 2001, and any amendments thereto.

Section 2. Alternate Disposition

If my revocable living trust is not in effect at my death for any reason whatsoever, then all of my property shall be disposed of under the terms of my revocable living trust as if it were in full force and effect on the date of my death.

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Article Three

Powers of My Personal Representative

My personal representative shall have the power to perform all acts reasonably necessary to administer my estate, as well as any powers set forth in the statutes in the State of Indiana relating to the powers of fiduciaries.

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Article Four

Payment of Expenses and Taxes

and Tax Elections

Section 1. Cooperating with the Trustee of My Living Trust

I direct my personal representative to consult with the Trustee of my revocable living trust to determine whether any expense or tax shall be paid from my trust or from my probate estate.

Section 2. Tax Elections

My personal representative, in its sole and absolute discretion, may exercise any available elections with regard to any state or federal tax laws.

My personal representative, in its sole and absolute discretion, may elect to have all, none, or part of the property comprising my estate for federal estate tax purposes qualify for the federal estate tax marital deduction as qualified terminable interest property under Section 2056(B)(7) of the Internal Revenue Code.

My personal representative shall not be liable to any person for decisions made in good faith under this Section.

Section 3. Apportionment

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All expenses and claims and all estate, inheritance, and death taxes, excluding any generation-skipping transfer tax, resulting from my death and which are incurred as a result of property passing under the terms of my revocable living trust or through my probate estate shall be paid without apportionment and without reimbursement from any person. However, expenses and claims, and all estate, inheritance, and death taxes assessed with regard to property passing outside of my revocable living trust or outside of my probate estate, but included in my gross estate for federal estate tax purposes, shall be chargeable against the persons receiving such property.

Article Five

Appointment of My Personal Representative

I appoint JANET A. SULLIVAN to be my personal representative.

If JANET A. SULLIVAN cannot act, or is unwilling to act, I appoint the following, as my successor personal representatives, in the order in which their names appear:

First, THERESE TREMBLY,

I direct that my personal representatives not be required to furnish bond, surety, or other security.



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I have initialed all of the pages of this Will, and have signed it on August 24th, 2001.

The foregoing Will was, on the day and year written above, published and declared by LOUIS R. PETRO in our presence to be his Will. We, in his presence and at his request, and in the presence of each other, have attested the same and have signed our names as attesting witnesses and have initialed each page.

We declare that at the time of our attestation of this Will, LOUIS R. PETRO was, according to our best knowledge and belief, of sound mind and memory and under no undue duress or constraint.

Address: 76 28 tous, This Document is the property of the Lake County Recorder! MUNSTER 46321 Address: midnight 60151

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STATE OF ILLINOIS)	
COUNTY OF COOK) ss	
We, LOUIS R. PETRO, and Dayd A freffrey , the Testator and the witnesses, respectively whose names are signed to the foregoing Will, having been sworn, declared to the undersigned officer that the Testator, in the presence of witnesses, signed the instrument as his last Will, that he signed, and that each of the witnesses, in the presence of the Testator and in the presence of each other, signed the Will as a witness. Lows f. Pitto	_
LOUIS R. PETRO	
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WITNESS	
Document is NOT OFFICIAL!	
WITNESS This Document is the property of	
Subscribed and sworn before me by LOUIS R. PETRO, the Testator, and by	
witnesses, on August 24th, 2001.	
Notary Public Notary Public Notary Public Notary Public	
Notary Public	
My commission expires:	
SEAL MOIANA	
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