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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2009 027908

2009 APR 29 AM 11:20

MICHAEL A. BROWN
RECORDER

STATE OF INDIANA)
)
COUNTY OF LAKE)

IN THE MATTER OF THE)
ESTATE OF LORETTA L.)
CRISMAN, DECEASED)

DISCLAIMER OF JOINTLY HELD INTEREST IN REAL PROPERTY

The undersigned, JOSEPH P. FERKULL, being named joint tenant on real property, states as follows:

That prior to the decedent's demise, he, LORETTA L. CRISMAN and MISTI D. FERKULL took title to certain real estate in Lake County, Indiana, as Joint Tenants With Rights of Survivorship. Said real property is specifically described as follows:

Lot 96 in Country Meadow Estates 3rd Addition, Unit 21, an Addition to the Town of Winfield, Indiana, as per plat thereof, recorded in Plat Book 90, Page 75, in the Office of the Recorder of Lake County, Indiana.

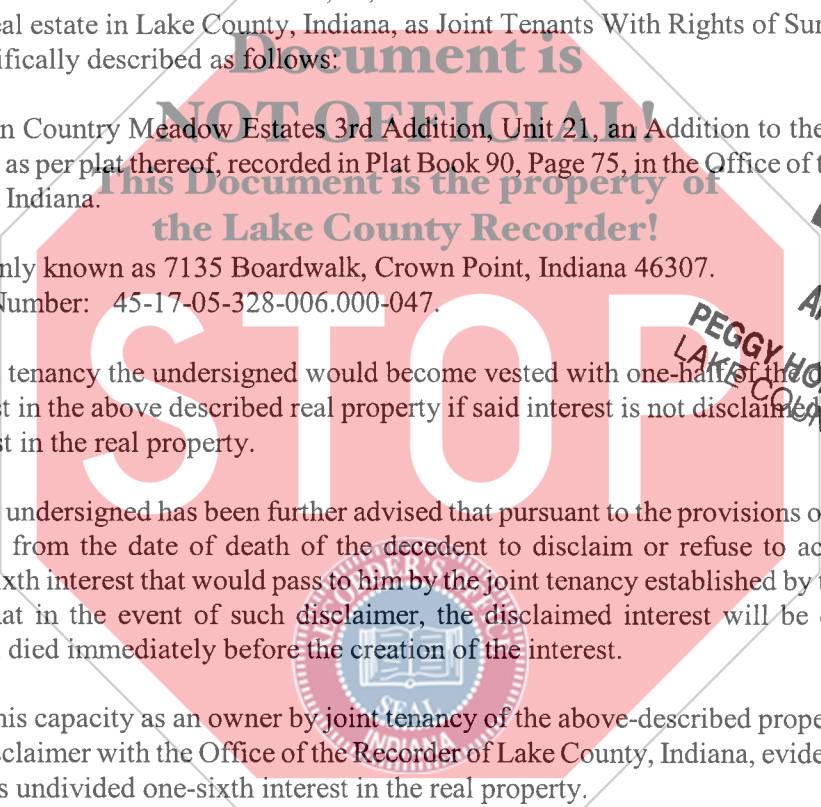
Commonly known as 7135 Boardwalk, Crown Point, Indiana 46307.
Parcel Number: 45-17-05-328-006.000-047.

By joint tenancy the undersigned would become vested with one-half of the decedent's undivided one-third interest in the above described real property if said interest is not disclaimed, being an undivided one-sixth interest in the real property.

That the undersigned has been further advised that pursuant to the provisions of Indiana law, he has nine (9) months from the date of death of the decedent to disclaim or refuse to accept the decedent's undivided one-sixth interest that would pass to him by the joint tenancy established by the deed for said real property, and that in the event of such disclaimer, the disclaimed interest will be distributed as if the undersigned had died immediately before the creation of the interest.

That in his capacity as an owner by joint tenancy of the above-described property, the undersigned has filed this Disclaimer with the Office of the Recorder of Lake County, Indiana, evidencing his disclaimer of the decedent's undivided one-sixth interest in the real property.

The undersigned, having full knowledge of the above, irrevocably disclaims all of the undivided one-sixth interest in the above described real property.



FILED
APR 29 2009
PEGGY HOELING KATONA
LAKE COUNTY AUDITOR

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V# 3831

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 and that it also constitute a disclaimer under Indiana law.

IN WITNESS WHEREOF, the undersigned has hereunto set his hand and seal this April 23, 2009.

Joseph P. Ferkull
JOSEPH P. FERKULL

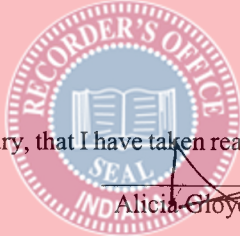
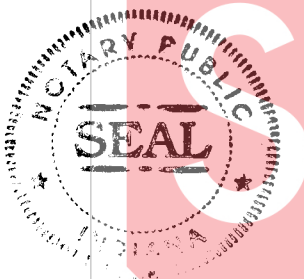
STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared JOSEPH P. FERKULL and acknowledged his Disclaimer of the above-listed interest in the real property of LORETTA L. CRISMAN.

WITNESS my hand and Notarial Seal, this 23 day of April, 2009.

MY COMMISSION EXPIRES:
5-24-09

Notary Public, Alicia Gloyeske
Resident County: Porter



I affirm, under the penalties for perjury, that I have taken reasonable care to redact each social security number in this document, unless required by law.

Alicia Gloyeske

This Instrument Prepared By: Alicia Gloyeske, Attorney At Law, 2401 Beech Street, Suite E
Valparaiso, Indiana 46383, (219) 464-9224

