

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 her hand and seal this APRIL 28, 2009.

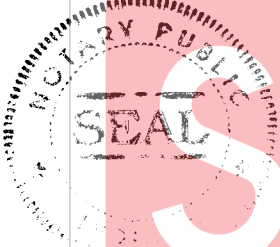
Gerald R Brown
GERALDINE R. BROWN

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared GERALDINE R. BROWN and acknowledged her Disclaimer of the above-listed interest in the real property of LORETTA L. CRISMAN.

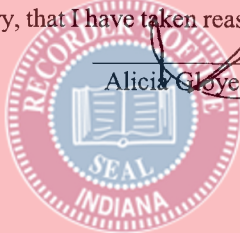
WITNESS my hand and Notarial Seal, this 28 day of April, 2009.

MY COMMISSION EXPIRES:
5-24-09



Alicia Gloyeske
Notary Public, Alicia Gloyeske
Resident County: Porter

I affirm under the penalties of perjury, that I have taken reasonable care to redact each social security number in the 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

