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AFFIDAVIT
AND CERTIFICATION OF TRUST

2013 08 27 298

The undersigned, CONSTANCE ELAINE BELL, being first duly sworn and under the penalties of perjury, states as follows:

1. Pursuant to Article Fifteen, Section 3b, a true and accurate copy of which is attached as *Exhibit A*, I am the named Disability Trustee of the Pearl L. Harper Loving Trust dated June 28, 1993 as Amended by First and Second Amendments (hereinafter "Trust") after Raymond B. Harper.

2. Raymond B. Harper, the first named Disability Trustee and the only spouse of Pearl L. Harper, died on August 10, 2002.

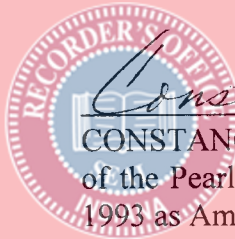
3. Pursuant to Article Four, Section 2 of the Trust, a true and accurate copy of which Section is attached as *Exhibit B*, Pearl L. Harper has been determined to be disabled to effectively manage her property or financial affairs by two licensed physicians. Copies of letters from said physicians regarding Pearl L. Harper's disability are attached hereto, made a part hereof and labeled *Exhibit C*.

4. At the time of Pearl L. Harper's disability, the Trust and the said First and Second Amendments were in full force and effect and continue to be in full force and effect.

5. Pursuant to Article Seventeen, a true and accurate copy of which is attached as *Exhibit D*, the undersigned, Constance Elaine Bell, as Disability Trustee of the Trust, is authorized to act regarding Trust funds, monies, investments, other property of the Trust including any accounts at financial institutions or brokerage firms, and otherwise.

6. True and accurate copies of the title page of the Trust, pages 1-1 and 1-2 are attached as *Exhibit E*; and a true and accurate copy of the signature page of the Trust, pages 18-6 and 18-7 are attached as *Exhibit F*.

Further Affiant sayeth not.



Constance Elaine Bell
CONSTANCE ELAINE BELL, as Disability Trustee of the Pearl L. Harper Loving Trust dated June 28, 1993 as Amended by First and Second Amendments

FILED

AUG 05 2013

REGISTRY DIVISION
LAKE COUNTY AUDITOR

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for

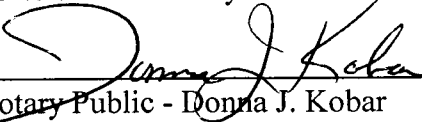
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2013 AUG 27 10:58 AM
LAKE COUNTY REC'D
RECORDS DIVISION

STATE OF INDIANA)
)SS
COUNT OF LAKE)

Before me, the undersigned, a Notary Public, in and for said County and State, this 19th
day of April, 2013, personally appeared CONSTANCE ELAINE BELL and
acknowledged the foregoing Affidavit and Certification of Trust.

IN WITNESS WHEREOF, I have here into subscribed my name and affix my official seal.



Notary Public - Donna J. Kobar

My Commission Expires: 9/20/17

My County of Residence: Lake



Article Fifteen
The Resignation, Replacement, And Succession
Of My Trustees

Section 1. The Resignation of a Trustee

Any Trustee may resign by giving thirty days written notice to me or to my legal representative. If I am not living, the notice shall be delivered to the Trustees, if any, and to all of the beneficiaries then eligible to receive mandatory or discretionary distributions of net income from any trust created under this agreement.

If a beneficiary is a minor or is legally incapacitated, the notice shall be delivered to that beneficiary's legal representative.

Section 2. The Removal of a Trustee

Any Trustee may be removed by me, my spouse, my children or my other beneficiaries as follows:

a. Removal by Me

I reserve the right to remove any Trustee at any time.

b. Removal by My Spouse

During any period when I am disabled, my spouse may remove any Trustee.

c. Removal by My Other Beneficiaries

After the death or disability of both me and my spouse, a majority of the beneficiaries then eligible to receive mandatory or discretionary distributions of net income under this agreement may remove any Trustee.

d. Notice of Removal

Neither I, my spouse, nor any of my beneficiaries need give any Trustee being removed any reason, cause or ground for such removal.

Notice of removal shall be effective when made in writing either by:

Personal delivery to the Trustee and securing a written receipt, or

Mailing notice in the United States mails to the last known address of the Trustee by certified mail, return receipt requested.

Section 3. Replacement of Trustees

Trustees shall be replaced in the following manner:

a. The Death or Disability of a Cotrustee While I am a Trustee

I may serve as a sole Trustee or I may name any number of Cotrustees to serve with me. If a Cotrustee subsequently dies, resigns, becomes legally incapacitated, or is otherwise unable or unwilling to serve as a Cotrustee, I may or may not fill the vacancy, as I choose.

b. My Trustees Upon My Disability

During any period that I am disabled, the following disability Trustees shall replace my initial Trustees:

RAYMOND B. HARPER and
CONSTANCE ELAINE BELL
This Document is the property of
the Lake County Recorder!

If a disability Trustee is unwilling or unable to serve or cannot continue to serve for any other reason, then the following shall be named as successor disability Trustees in the order in which their names appear:

1. RANDALL DEAN HARPER
2. JAMES RAYMOND HARPER
3. CENTIER BANK

c. My Trustees Upon My Death

On my death, the following death Trustees shall replace my initial Trustees, if they are then serving, or my disability Trustees, if they are then serving:

RAYMOND B. HARPER and
CONSTANCE ELAINE BELL

Article Four

Administration Of My Trust During My Life

Section 1. My Lifetime Powers

During my life, I shall have the express and total power to control and direct payments, add or remove trust property, and amend or revoke this trust.

a. Control and Direct Payments

My Trustee, during all periods of time when I am not disabled as defined in this Article, shall distribute or retain the principal and net income of the trust as I may direct. Absent directions from me, my Trustee shall distribute the trust income to me at least monthly.

b. Add or Remove Trust Property

I shall have the absolute right to add to the trust property at any time and the absolute right to remove property, or any interest therein, from the trust at any time.

c. Amend and Revoke the Trust

I shall have the absolute right to amend or revoke my trust, in whole or in part, at any time. Any amendment or revocation must be delivered to my Trustee in writing.

Section 2. My Disability

I shall be deemed disabled during any period when, in the opinion of two licensed physicians, I am incapacitated or disabled because of illness, age or any other cause which results in my inability to effectively manage my property or financial affairs.

I shall also be deemed to be disabled for purposes of this agreement upon the determination of a court of competent jurisdiction that I am incompetent, incapacitated, or otherwise legally unable to effectively manage my property or financial affairs.

During any period of time when I am disabled, my Trustee shall provide for me, my spouse, and for my valid obligations by observing the following procedural guidelines:

a. Provide for Me

My Trustee shall provide as much of the principal and net income of my trust as is necessary or advisable, in its sole and absolute discretion, for my health, support, maintenance, and general welfare.

b. Provide for My Spouse

My Trustee, in its sole and absolute discretion, shall distribute the principal and net income of my trust in such amounts as shall be necessary for the education, health, maintenance and support of my spouse.

c. Provide for My Obligations

My Trustee shall provide as much of the principal and net income of my trust as my Trustee, in its sole and absolute discretion, deems advisable for the payment of any of my valid obligations as confirmed by my Trustee.

My Trustee shall provide as much of the principal and net income of my trust as my Trustee deems advisable for the payment of insurance premiums on policies owned by me, either directly or beneficially, or my trust.

d. Procedural Guidelines

My Trustee, in its sole and absolute discretion, may make distributions to the beneficiaries under this Section to the complete exclusion of the others, in equal or unequal shares, as their respective needs require. My Trustee shall make distributions under this Section based solely on need, in the sole and absolute discretion of my Trustee. When making such distributions, my Trustee may consider other income and resources available to my beneficiaries.

A distribution made to a beneficiary pursuant to this Section shall not be charged against the ultimate share of such beneficiary which may be distributable under any other provision of this agreement.

Section 3. Undistributed Net Income

Any net income which is not distributed under this Article shall be accumulated and added to principal.

NWI NEUROLOGICAL ASSOCIATES

NEUROLOGY • ELECTRODIAGNOSIS
ANDY AKAN, M.D.
STEVEN M. BAYER, D.O.
ANDREA J. DE LEO, D.O., M.S.E.
SHAILA B. GUPTA, D.O.
DAVID S. ROZENFELD, M.D.

April 4, 2012

RE: Pearl Harper
Financial decision and medical decisions

To Whom It May Concern:

Pearl Harper is under my care for a diagnosis of Alzheimer's dementia. She is unable to make her own financial, personal and medical decisions at this time because of the progressive nature of her disease.

If I can be of any other assistance, please do not hesitate to contact me.

Sincerely,

Shaila B. Gupta, D.O.

ys





February 22, 2013

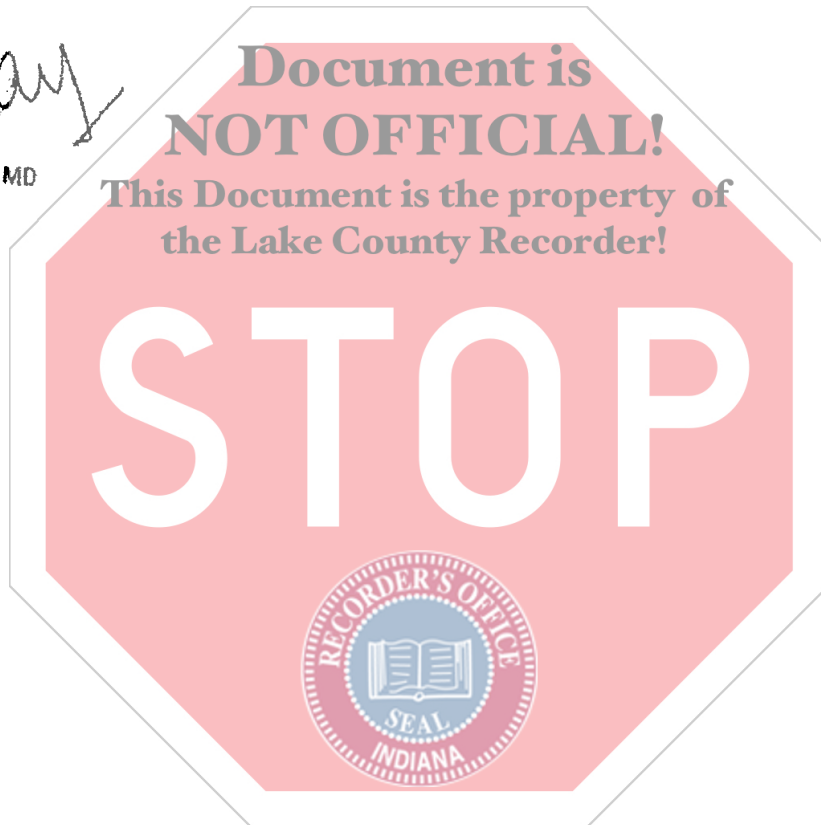
To whom it may concern:

Pearl Harper is currently under my care. Her last examination was January 25th, 2013. Her mental state has deteriorated and she is no longer able to make financial or medical decisions herself. She needs assistance with her care, both personally and medically, secondary to her dementia. Please contact my office with any questions regarding this matter.

Sincerely,

A handwritten signature in black ink, appearing to read "Mary Tilak", is written over a large, faint red watermark.

Mary Tilak, MD



2241 45th Street, Highland, IN 46322

Phone: 219-922-8051

Fax: 219-922-8608

Article Seventeen
My Trustee's Administrative And
Investment Powers

Section 1. Introduction to Trustee's Powers

Except as otherwise provided in this agreement, my Trustee shall have both the administrative and investment powers enumerated under this Article and any other powers granted by law with respect to the various trusts created by this agreement.

Section 2. Powers to be Exercised in the Best Interests of the Beneficiaries

My Trustee shall exercise the following administrative and investment powers without the order of any court, as my Trustee determines in its sole and absolute discretion to be in the best interests of the beneficiaries.

Notwithstanding anything to the contrary in this agreement, my Trustee shall not exercise any power in a manner inconsistent with the beneficiaries' right to the beneficial enjoyment of the trust property in accordance with the general principles of the law of trusts.

Section 3. Administrative and Investment Powers

My Trustee is hereby granted the following administrative and investment powers:

a. Agricultural Powers

My Trustee may retain, acquire, and continue any farm or ranching operation whether as a sole proprietorship, partnership or corporation.

My Trustee may engage in the production, harvesting, and marketing of both farm and ranch products either by operating directly or with management agencies, hired labor, tenants, or share croppers.

My Trustee may engage and participate in any government farm program, whether state or federally sponsored.

My Trustee may purchase or rent machinery, equipment, livestock, poultry, feed, and seed.

My Trustee may improve and repair all farm and ranch properties, construct buildings, fences, and drainage facilities; acquire, retain, improve, and dispose of wells, water rights, ditch rights, and priorities of any nature.

My Trustee may, in general, do all things customary or desirable to operate a farm or ranch operation for the benefit of the beneficiaries of the various trusts created under this agreement.

b. Business Powers

My Trustee may retain and continue any business in which I have or had an interest as a shareholder, partner, sole proprietor or as a participant in a joint venture, even though that interest may constitute all or a substantial portion of the trust property.

My Trustee may directly participate in the conduct of any such business or employ others to do so on behalf of the beneficiaries.

My Trustee may execute partnership agreements, buy-sell agreements, and any amendments to them.

My Trustee may participate in the incorporation of any trust property, any corporate reorganization, merger, consolidation, recapitalization, liquidation, dissolution, or any stock redemption or cross purchase buy-sell agreement.

My Trustee may hold the stock of any corporation as trust property, and may elect or employ directors, officers, employees, and agents, and compensate them for their services.

My Trustee may sell or liquidate any business interest that is part of the trust property.

My Trustee may carry out the provisions of any agreement entered into by me for the sale of any business interest or the stock thereof.

My Trustee may exercise all of the business powers granted in this agreement regardless of whether my Trustee is personally interested or an involved party with respect to any business enterprise forming a part of the trust property.

c. Common Fund Powers

For the purpose of convenience with regard to the administration and investment of the trust property, my Trustee may hold the several trusts

created under this agreement as a common fund. My Trustee may make joint investments with respect to the funds comprising the trust property.

My Trustee may enter into any transaction authorized by this Article with fiduciaries or other trusts or estates in which any beneficiary hereunder has an interest, even though such fiduciary is also a Trustee under this agreement.

d. Compensation Powers

My Trustee shall pay from income or principal all of the reasonable expenses attributable to the administration of the respective trusts created in this agreement.

My Trustee shall pay itself reasonable compensation for its services as fiduciary as provided in this agreement, and shall reasonably compensate those persons employed by my Trustee, including agents, auditors, accountants, and attorneys.

e. Distribution Powers

My Trustee is specifically authorized to make divisions and distributions of the trust property either in cash or in kind, or partly in cash and partly in kind, or in any proportion it deems advisable.

My Trustee shall be under no obligation or responsibility to make pro rata divisions and distributions in kind.

My Trustee may allocate specific property to any beneficiary or share although the property may differ in kind from the property allocated to any other beneficiary or share.

The foregoing powers may be exercised regardless of the income tax basis of any of the property.

f. Funeral and Burial Expenses

My Trustee may in its sole discretion pay the funeral and burial expenses, expenses of the last illness, and valid claims and expenses of an income beneficiary of any trust created under this agreement.

Funeral and burial expenses shall include, but not be limited to, the cost of memorials of all types and memorial services of such kind as my Trustee shall approve. Valid claims and expenses shall include, but not be limited to, all state and federal death taxes.

The payments shall be paid from the assets of the trust or trusts from which the beneficiary was receiving income.

g. Income and Principal Powers

My Trustee may determine in a fair, equitable, and practical manner how all Trustee's fees, disbursements, receipts, and wasting assets shall be credited, charged or apportioned between principal and income.

My Trustee may set aside from trust income reasonable reserves for taxes, assessments, insurance premiums, repairs, depreciation, obsolescence, depletion, and for the equalization of payments to or for the beneficiaries; it may select any and all accounting periods with regard to the trust property.

h. Investment Powers in General

My Trustee may invest and reinvest in such classes of stocks, bonds, securities or other property, real or personal, as it shall determine.

My Trustee may invest in investment trusts as well as in common trust funds.

My Trustee may purchase life, annuity, accident, sickness, and medical insurance on the behalf of and for the benefit of any trust beneficiary.

i. Life Insurance Powers

My Trustee shall have the powers with regard to life insurance as set forth in this Paragraph, except as otherwise provided in this agreement.

My Trustee may purchase, accept, hold, and deal with as owner, policies of insurance on my life, the life of any trust beneficiary, or on the life of any person in whom any trust beneficiary has an insurable interest.

My Trustee shall have the power to execute or cancel any automatic premium loan agreement with respect to any policy, and shall have the power to elect or cancel any automatic premium loan provision in a life insurance policy.

My Trustee may borrow money with which to pay premiums due on any policy either from the company issuing the policy or from any other source and may assign any such policy as security for the loan.

My Trustee shall have the power to exercise any option contained in a policy with regard to any dividend or share of surplus apportioned to the

policy; to reduce the amount of a policy or convert or exchange the policy; or to surrender a policy at any time for its cash value.

My Trustee may elect any paid-up insurance or any extended term insurance nonforfeiture option contained in a policy.

My Trustee shall have the power to sell policies at their fair market value to the insured or to anyone having an insurable interest in the policies.

My Trustee shall have the right to exercise any other right, option, or benefit contained in a policy or permitted by the insurance company issuing that policy.

Upon termination of any trust created under this agreement, my Trustee shall have the power to transfer and assign the policies held by the trust as a distribution of trust property.

j. Loan, Borrowing, and Encumbrance Power

My Trustee may loan money to any person, including a beneficiary, with or without interest, on any term or on demand, with or without collateral, as it deems in the best interests of the trust beneficiaries.

My Trustee may borrow money upon such terms and conditions as it shall deem advisable, including, in the case of a corporate fiduciary, the power to borrow from its own banking or commercial department.

My Trustee shall have the power to obligate the trust property for the repayment of any sums borrowed where the best interests of the beneficiaries have been taken into consideration.

My Trustee shall have the power to encumber the trust property, in whole or in part, by a mortgage or mortgages, deeds of trust, or by pledge, hypothecation or otherwise, even though such encumbrance may continue to be effective after the term of any trust or trusts created in this agreement.

k. Margin and Brokerage Account Powers

My Trustee is authorized to buy, sell, and trade in securities of any nature, including short sales and on margin. My Trustee may maintain and operate margin accounts with brokers, and may pledge any securities held or purchased by my Trustee with such brokers as securities for loans and advances made to my Trustee.

l. Mortgage Powers

My Trustee shall have the power to enter into any mortgage whether as a mortgagee or mortgagor; to purchase mortgages on the open market and to otherwise buy, sell, or trade in first or subordinate mortgages.

My Trustee may reduce the interest rate on any mortgage and consent to the modification or release of any guaranty of any mortgage.

My Trustee may continue mortgages upon and after maturity with or without renewal or extension, and may foreclose any mortgage. My Trustee may purchase the mortgaged property or acquire it by deed from the mortgagor without foreclosure.

m. Nominee Powers

My Trustee may hold any trust property in the names of my Trustee, or in the name of a nominee, and may enter into agreements to facilitate holding such property. My Trustee may accomplish such with or without disclosing its fiduciary capacity.

n. Nonproductive Property

My Trustee may hold property which is non-income producing or is otherwise nonproductive if the holding of such property is, in the sole and absolute discretion of my Trustee, in the best interests of the beneficiaries.

o. Oil, Gas, Coal, and Other Mineral Powers

My Trustee may do all things necessary to maintain in full force and effect any oil, gas, coal, or other mineral interests comprising part or all of the trust property.

My Trustee may purchase additional oil, gas, coal, and other mineral interests when necessary or desirable to effect a reasonable plan of operation or development with regard to the trust property.

My Trustee may buy or sell undivided interest in oil, gas, coal, and other mineral interests, and may exchange any of such interests for interests in other properties or for services.

My Trustee may execute oil, gas, coal, and other mineral leases on such terms as my Trustee may deem proper, and may enter into pooling, unitization, repressurization, and other types of agreements relating to the development, operation, and conservation of mineral properties.

Any lease or other agreement may have a duration that my Trustee deems reasonable, even though extending beyond the duration of any trust created in this agreement.

My Trustee may execute division orders, transfer orders, releases, assignments, farm outs, and any other instruments which it deems proper.

My Trustee may drill, test, explore, mine, develop, and otherwise exploit any and all oil, gas, coal, and other mineral interests, and may select, employ, utilize, or participate in any business form, including partnerships, joint ventures, co-owners' groups, syndicates, and corporations, for the purpose of acquiring, holding, exploiting, developing, operating, or disposing of oil, gas, coal, and other mineral interests.

My Trustee may employ the services of consultants or outside specialists in connection with the evaluation, management, acquisition, disposition, or development of any mineral interest, and may pay the cost of such services from the principal or income of the trust property.

My Trustee may use the general assets of the trusts created under this agreement for the purposes of acquiring, holding, managing, developing, pooling, unitizing, repressuring, or disposing of any mineral interest.

p. Powers of Attorney

My Trustee may execute, deliver, and grant to any individual or corporation a revocable or irrevocable power of attorney to transact any and all business on behalf of the various trusts created in this agreement.

The power of attorney may grant to the attorney-in-fact all of the rights, powers, and discretion that my Trustee could have exercised.

q. Powers to Merge Similar Trusts

My Trustee may merge and consolidate any trust created in this agreement with any other trust created by me, or any other person at any other time, if the other trust contains substantially the same terms for the same beneficiaries, and has at least one Trustee in common with the trust or trusts created in this agreement.

My Trustee may administer such merged and consolidated trusts as a single trust or unit. If, however, such a merger or consolidation does not appear feasible, as determined in the sole and absolute discretion of my Trustee, my Trustee may consolidate the assets of such trusts for purposes of investment and trust administration while retaining separate records and accounts for the respective trusts.

r. Powers of an Interested Trustee

Notwithstanding the general powers conferred upon my Trustee, or anything to the contrary contained in this agreement, no individual Trustee shall exercise or participate in the exercise of discretion with respect to the distribution of trust income or principal to or for the benefit of such Trustee where that Trustee is a beneficiary of a trust created under this agreement.

The above paragraph shall apply unless any such distribution is limited by an ascertainable standard relating to the education, health, maintenance, and support of such individual Trustee.

No individual Trustee shall exercise or participate in the exercise of such discretionary power with respect to distributions to any person or persons such individual is legally obligated to support, as to that support obligation.

s. Powers of an Insured Trustee

Any individual Trustee under this agreement, other than me, is prohibited from exercising any power conferred on the owner of any policy which insures the life of such individual Trustee and which is held as part of the trust property.

If my Trustee holds any such policy or policies as a part of the trust property, the powers conferred on the owner of such a policy shall be exercised only by the other then acting Trustee.

If the insured Trustee is the only then acting Trustee, then such powers shall be exercised by a substitute Trustee designated pursuant to the provisions of the agreement dealing with the trusteeship.

If any rule of law or court decision construes the ability of the insured Trustee to name a substitute Trustee as an incident of ownership, the substitution process shall be implemented by a majority of the then current mandatory and discretionary income beneficiaries, excluding the insured Trustee if the insured Trustee is a beneficiary.

t. Real Estate Powers

My Trustee may make leases and grant options to lease for any term, even though the term may extend beyond the termination of any trust created under this agreement.

My Trustee may grant or release easements and other interests with respect to real estate; enter into party wall agreements, execute estoppel certificates, and develop and subdivide any real estate.

My Trustee may dedicate parks, streets, and alleys or vacate any street or alley; construct, repair, alter, remodel, demolish, or abandon improvements.

My Trustee may elect to insure, as it deems advisable, all actions contemplated by this subsection.

My Trustee may take any other action reasonably necessary for the preservation of real estate and fixtures comprising a part of the trust property or the income therefrom.

u. S Corporation Stock

If at any time a trust created under this agreement holds stock in an S corporation and such trust is not a qualified Subchapter S trust, my Trustee may, in its sole and absolute discretion, distribute such stock to the beneficiaries as if the trust had terminated, while continuing to hold any other property in such trust.

In addition, my Trustee may divide a trust created under this agreement into separate trusts for each of the beneficiaries, with each newly created trust holding that beneficiary's pro rata share of the S corporation stock. Each newly created trust shall have mandatory distributions of income. In all other respects the newly created trusts shall be as consistent as possible with the original trusts and still qualify as qualified Subchapter S trusts.

My Trustee may take any action necessary with regard to S corporations, including making any elections required to qualify stock as S corporation stock, and may sign all necessary tax returns and forms.

v. Sale, Lease, and Other Dispositive Powers

My Trustee may sell, lease, transfer, exchange, grant options with respect to, or otherwise dispose of the trust property.

My Trustee may deal with the trust property at such time or times, for such purposes, for such considerations and upon such terms, credits, and conditions, and for such periods of time, whether ending before or after the term of any trust created under this agreement, as it deems advisable.

My Trustee may make such contracts, deeds, leases, and any other instruments it deems proper under the immediate circumstances, and may deal with the trust property in all other ways in which a natural person could deal with his or her property.

w. Securities Powers

In addition to those other securities powers granted throughout this Article, my Trustee may retain, exercise, or sell rights of conversion or subscription with respect to any securities held as part of the trust property.

My Trustee may vote or refrain from voting at corporate meetings either in person or by proxy, whether general or limited, and with or without substitutions.

x. Settlement Powers

My Trustee may compromise, adjust, arbitrate, alter the terms of, or abandon any claim in favor of or against any trust created under this agreement, and may take deeds in lieu of foreclosure.

y. Trust Addition and Retention Powers

My Trustee is authorized to receive additional trust property, whether by gift, will, or otherwise, either from me or any other person, corporation, or entity.

Upon receipt of any additional property, my Trustee shall administer and distribute the same as part of the trust property.

My Trustee may retain, without liability for depreciation or loss resulting from such retention, all property constituting the trust estate at the time of its creation or thereafter received from other sources.

The foregoing shall be acceptable even though such property may not be of the character prescribed by law for the investment of trust funds, or may result in inadequate diversification of the trust property.

z. Trustees' or Fiduciaries' Powers Act

In addition to all of the powers specifically granted my Trustee in this Article, my Trustee may exercise those powers set forth under the Trustees' or Fiduciaries' Powers Acts, or their equivalent, of the state of Indiana, together with any amendment to such laws.

My Trustee may perform every act reasonably necessary to administer each and every share or trust created under this agreement.

All of the powers granted to my Trustee in this Article shall be in addition to those powers conferred upon Trustees under all applicable state and federal statutes.

Each power conferred upon my Trustee under this Article, or upon Trustees in general, by applicable state or federal statutes, shall be subject to any express limitations or contrary directions contained in this agreement.

Section 4. Authority to Employ Agents

My Trustee is authorized to employ attorneys, accountants, investment advisers, specialists and such other agents as my Trustee shall deem necessary or desirable. My Trustee shall have the authority to appoint an investment manager or managers to manage all or any part of the assets of my Trust, and to delegate to said manager investment discretion. Such appointment may include the power to acquire and dispose of such assets. My Trustee may charge the compensation of such attorneys, accountants, investment advisers, investment managers, specialists, and other agents and any other expenses against my Trust property.



The PEARL L. HARPER LOVING® TRUST

Article One

Creation Of My Trust

Section 1. My Trust

This is my Loving® Trust, dated June 28, 1993, by PEARL L. HARPER, the Trustmaker, also known as PEARL LOHSE HARPER, and the following initial Trustees:

RAYMOND B. HARPER
PEARL L. HARPER

My trust is a revocable living trust. For purposes of this agreement and for all legal purposes, my trust shall be referred to as a Loving® Trust. All references to "my trust" or "trust", unless otherwise stated, shall refer to this Loving® Trust and the trusts created in it. All references to "Trustee" shall refer to my initial Trustee or Trustees, or their successor or successors in trust.

When the term "Trustmaker" is used in my trust, it shall have the same legal meaning as "Grantor", "Settlor", "Trustor", or any other term referring to the maker of a trust.

Notwithstanding anything in my trust to the contrary, when I am serving as a Trustee under my trust, I may act for and conduct business on behalf of my trust as a Trustee without the consent of any other Trustee.

Section 2. Name of My Trust

For convenience, my trust shall be known as the:

PEARL L. HARPER LOVING® TRUST, dated June 28, 1993

For purposes of beneficiary designations and transfers directly to my trust, my trust may be referred to as:

RAYMOND B. or PEARL L. HARPER, Trustee, under PEARL L. HARPER LOVING® TRUST, dtd. 6/28/93.

For purposes of beneficiary designations and transfers directly to my trust, my trust may also be referred to as:

RAYMOND B. HARPER or PEARL L. HARPER, Trustee, or their successors in trust, under the PEARL L. HARPER LOVING® TRUST, dated June 28, 1993, and any amendments thereto.

If any person or entity inadvertently names the PEARL L. HARPER LOVING® TRUST as the PEARL L. HARPER LOVING TRUST or the PEARL L. HARPER LIVING TRUST, said name shall be sufficient to complete any beneficiary designation or transfer directly to my trust and shall be accepted by that person or entity and my Trustee as the correct name: PEARL L. HARPER LOVING® TRUST.

When naming my Trustees, they may be referred to as:

RAYMOND B. HARPER and PEARL L. HARPER;

RAYMOND B. HARPER or PEARL L. HARPER; or,

RAYMOND B. HARPER and/or PEARL L. HARPER.

When naming my successor Trustees, they may be referred to with the terms "and", "or", or "and/or". In all cases, any acting Trustee may sign for my trust, solely and without the signature or signatures of any other Trustee.

Only one signature of an acting Trustee is necessary to transfer assets or conduct any of the business of my trust regardless of whether the term "and", "or" or "and/or" has been used to identify them as Trustees of my trust.



f. Duplicate Originals

This agreement may be executed in several counterparts; each counterpart shall be considered a duplicate original agreement.

g. Severability

If any provision of this agreement is declared by a court of competent jurisdiction to be invalid for any reason, such invalidity shall not affect the remaining provisions of this agreement. The remaining provisions shall be fully severable, and this agreement shall be construed and enforced as if the invalid provision had never been included in this agreement.

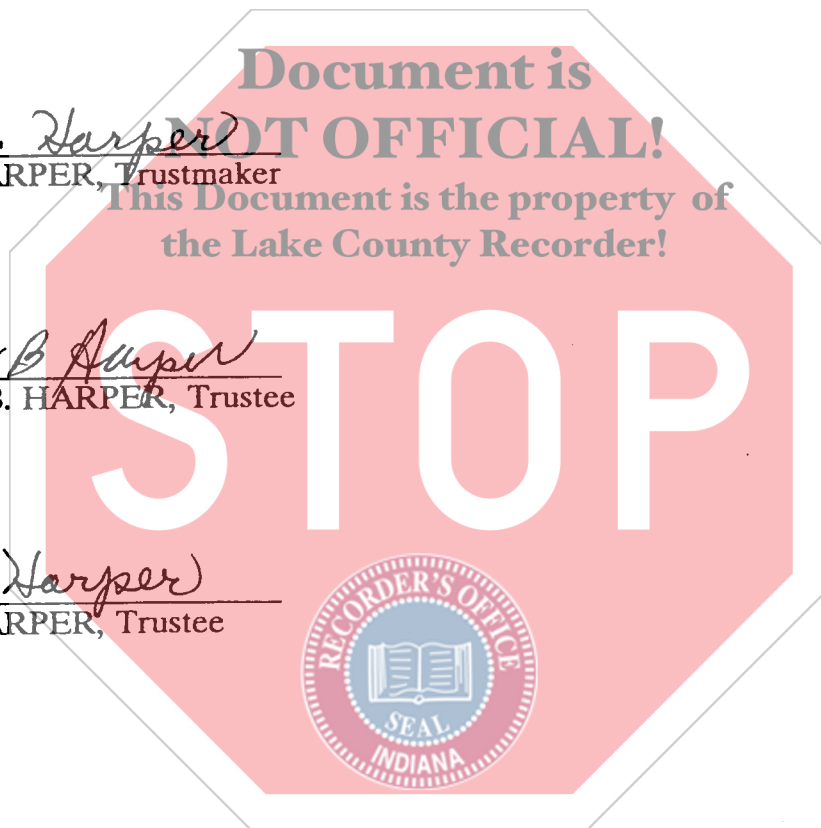
I have executed this agreement the day and year first written above.

I certify that I have read my foregoing revocable living trust agreement, and that it correctly states the terms and conditions under which my trust property is to be held, managed, and disposed of by my Trustee. I approve this revocable living trust in all particulars, and request my Trustee to execute it.

Pearl L. Harper
PEARL L. HARPER, Trustmaker

Raymond B. Harper
RAYMOND B. HARPER, Trustee

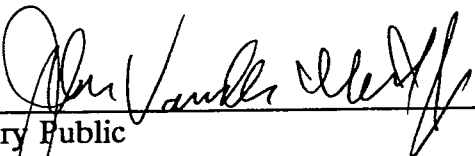
Pearl L. Harper
PEARL L. HARPER, Trustee



STATE OF ILLINOIS)
) .SS
COUNTY OF COOK)

The foregoing living trust agreement was acknowledged before me on June 28, 1993, by PEARL L. HARPER, as Trustmaker and Trustee.

Witness my hand and official seal.



Notary Public

" OFFICIAL SEAL "
JOHN VANDER WEIT, JR.
NOTARY PUBLIC, STATE OF ILLINOIS
MY COMMISSION EXPIRES 7/15/95

STATE OF ILLINOIS)
) .SS
COUNTY OF COOK)


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STOP

The foregoing living trust agreement was acknowledged before me on June 28, 1993, by RAYMOND B. HARPER, as Trustee.

Witness my hand and official seal.



Notary Public



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**Attachment to AFFIDAVIT AND CERTIFICATION OF TRUST Doc No.
2013-057298 recorded August 5, 2013**

PARCEL 1:

The West 42 feet of Lot 6 and the West 42 feet of Lot 7 in Auwerda's Addition to the Town of Highland, Indiana, as per plat thereof recorded in the Office of the Recorder of Lake County, Indiana.

Commonly known as: 2725 Garfield Avenue, Highland, IN 46322
Key No. 45-07-21-329-009.000-026

PARCEL 2:

MMOND INPT. Southeast 1/4 of the Southeast 1/2 of Section 9, Township 36, Range 9 containing .398 acres; and Lot A, except the South 150 feet, in Van Til Addition to the City of Hammond, Indiana.

Commonly known as: 7106 Colorado Avenue, Hammond, IN 46323
Key No. 45-07-09-476-013.000-023

PARCEL 3:

Lot 23, Block 2 in Highland Park Manor, an addition to the Town of Highland, Indiana, as per plat thereof recorded in the Office of the Recorder of Lake County, Indiana.

Commonly known as: 8736 Cottage Grove Avenue, Highland, IN 46322
Key No. 45-07-22-352-018.000-026

