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STATE OF INDIA ACCEPTANCE LAKE COUNTY FILED FOR RECORD

2013 DEC 10 PM 12: 03

MICHAEL B. BROWN RECORDER

Tax Parcel Number(s): 45-07-14-281-001.000-003

QUITCLAIM AND TRANSFER ON DEATH DEED

Mary Ann Lovin and Linda M. Starkey, ("Grantors"), of Lake County, Indiana, QUIT-CLAIM AND RELEASE to Mary Ann Lovin ("Owner"), TRANSFER ON DEATH ("TOD") to Linda M. Starkey ("Primary Beneficiary"), for no monetary consideration, the following described real estate in Lake County, Indiana:

Lots 43, 44, 45 and 46 in Block 14 in Oak Ridge Park Addition to the City of Gary, as per plat thereof, recorded in Plat Book 9, page 1, in the Office of the Recorder of Lake County, Indiana.

Commonly known as: 2405 Hobart Street, Gary, Indiana 46406

This Document is the property of

If the Primary Beneficiary fails to survive the Owner, then the interest of the deceased Primary Beneficiary under this Transfer on Death Deed shall be distributed to TINA PEDERSEN-WITHAM ("Contingent Beneficiary").

IN WITNESS WHEREOF, Grantors have caused this Deed to be executed this 6th day of December, 2013.

MARY ANN LOVIN

LINDA M STARKEY

ULY ENTERED FOR TAXATION SUBJECT FINAL ACCEPTANCE FOR TRANSFER

28375

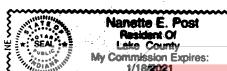
DEC 1 0 2013

PEGGY HOLINGA KATONA

STATE OF INDIANA)
) SS
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, this 6^{th} day of December, 2013, personally appeared MARY ANN LOVIN and LINDA M. STARKEY, and acknowledged the execution of the above and foregoing Quitclaim and Transfer on Death Deed as their free and voluntary act.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal the day and year last above written.



Nanette E. Post, Notary Public

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.

This Document is the property of the Lake County Recorder!

This instrument prepared by and after recording should be returned to: Laura L. Rybicki (Atty. No. 21389-45) of Dugan, Repay & Rybicki, PC 7880 Wicker Avenue, Suite 101, St. John, IN 46373

Grantees' Address and Mail Tax Bills To: Mary Ann Lovin 2405 Hobart Street Gary, IN 46406



TOD Grantee's Address:

Linda M. Starkey 2445 Hobart Street Gary, IN 46406