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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2014 049803

2014 AUG 20 AM 9:47

MICHAEL L. BROWN
RECORDER

Mail Tax Bills To:

NEW PARCEL NO.:45-07-16-226-008.000-023
OLD PARCEL NO.:26-35-0405-0008

(Owner)
GAIL KOWALSKI
7327 California Avenue
Hammond, IN 46323-2733

TRANSFER ON DEATH DEED

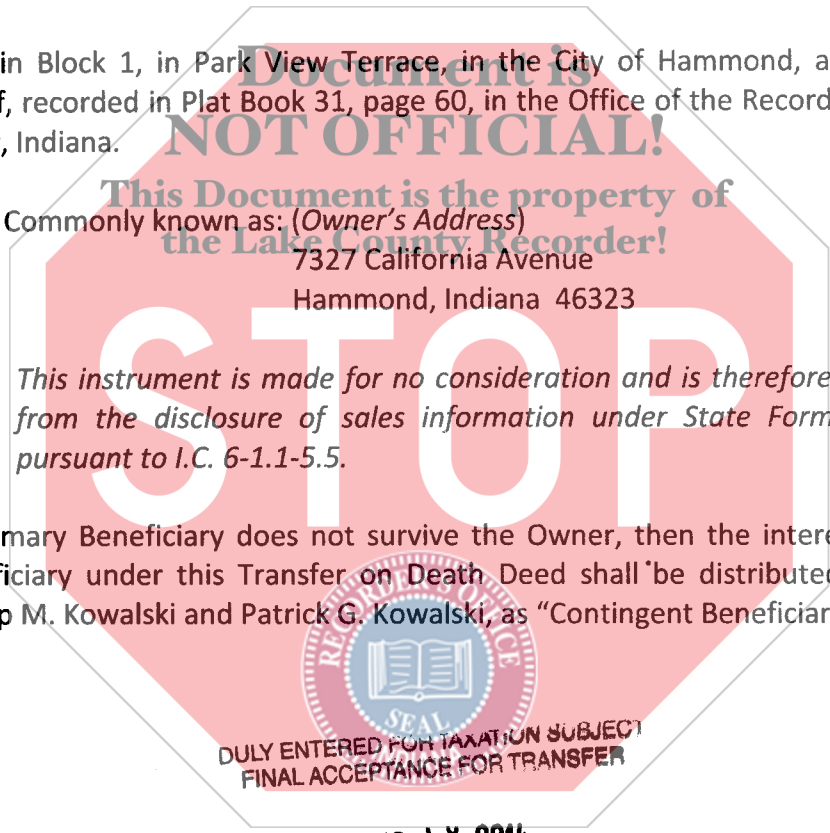
Gail Kowalski, ("Owner"), of 7327 California Avenue, Hammond, Lake County, Indiana, transfers and quit-claims on Owner's death to Paul F. Kowalski, ("Primary Beneficiary"), for no consideration, the following described real estate:

Lot 8, in Block 1, in Park View Terrace, in the City of Hammond, as per plat thereof, recorded in Plat Book 31, page 60, in the Office of the Recorder of Lake County, Indiana.

Commonly known as: (Owner's Address)
7327 California Avenue
Hammond, Indiana 46323

This instrument is made for no consideration and is therefore exempt from the disclosure of sales information under State Form 46021, pursuant to I.C. 6-1.1-5.5.

If a Primary Beneficiary does not survive the Owner, then the interest of such deceased Primary Beneficiary under this Transfer on Death Deed shall be distributed equally to Mark S. Kowalski, Philip M. Kowalski and Patrick G. Kowalski, as "Contingent Beneficiaries."



25856

AUG 18 2014

PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR
NO SALES DISCLOSURE NEEDED

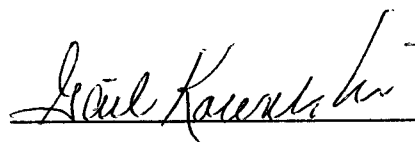
Approved Assessor's Office

By: BC

\$18
CK#
188
CA

Transfer on Death Deed for Gail Kowalski

IN WITNESS WHEREOF, I have hereunto set my hand and seal to this Transfer on Death Deed consisting of two (2) typewritten pages, the next page included, on this 7th day of August, 2014.



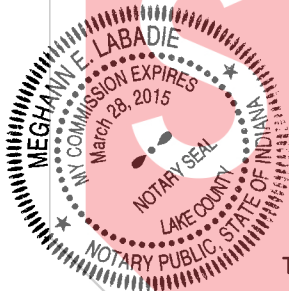
Gail Kowalski

STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public for Lake County, State of Indiana, personally appeared **Gail Kowalski** and executed the foregoing Transfer on Death Deed as a free and voluntary act.

Witness my hand and Notarial Seal this 7th day of August, 2014.

My Commission Expires: March 28, 2015



Meghann E. LaBadie/Notary Public
Resident of Lake County

This Instrument Prepared By:
Meghann E. LaBadie (Atty #26441-49)
The Law Office of Meghann LaBadie, LLC
P.O. Box 1898, Highland, IN 46322
Phone: (219) 629-6765

I affirm, under the penalties of perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by Law.
/s/Meghann E. LaBadie