

MAIL TAX BILLS TO:  
Silvio and Karan Panozzo  
3881 Brookside Drive  
Crown Point, Indiana 46307  
Grantees' Address Above

2014 078637

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
2014 DEC 10 PM 12:40  
MICHAEL A. BROWN  
RECORDER

**TRANSFER ON DEATH DEED**

This indenture witnesses that: **SILVIO PANOZZO and KARAN L. PANOZZO**,  
Husband and Wife, ("Owners")

Transfer and Quit Claim on the Surviving Owner's Death to: **JOHN W. PANOZZO, ROBERT J. PANOZZO, and MICHAEL A. PANOZZO** (the "Primary Beneficiaries"), equally, as Tenants in Common, **For No Consideration**, the following Real Estate in Lake County, Indiana:

Lots 914 and 915 in Lakes of the Four Seasons Unit No. 5, as per plat thereof, recorded in Plat Book 38, Page 62, in the Office of the Recorder of Lake County, Indiana.

Commonly Known As: 3881 Brookside Drive, Crown Point, Indiana 46307  
Key No: 45-17-16-254-001.000-044

If a Primary Beneficiary does not survive both Owners, the interest of such deceased Primary Beneficiary under this Transfer on Death Deed shall be distributed to the Testamentary Trustee for the benefit of the surviving issue of such deceased Primary Beneficiary as set forth in Article VIII of the Owners' Last Wills and Testaments dated December 1, 2014, which Wills are incorporated herein by reference as if fully set forth herein. If the deceased Primary Beneficiary leaves no surviving issue, the interest of the deceased Primary Beneficiary under this Transfer on Death Deed shall be distributed equally to the surviving Primary Beneficiaries named above or to their surviving issue by representation subject to Article VIII of said Wills as provided above.

Subject To: all unpaid real estate taxes and assessments for 2013 payable in 2014, and for all real estate taxes and assessments for all subsequent years.

Subject To: all easements, conditions, restrictions, covenants, limitations and building setback lines in prior instruments of record, and all building and zoning ordinances.

Dated this 1<sup>st</sup> day of December, 2014.

28734

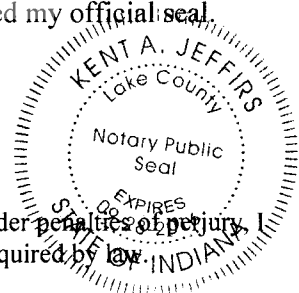
DEC 10 2014

*Silvio Panozzo* *Karan L. Panozzo*  
\_\_\_\_\_  
SILVIO PANOZZO KARAN L. PANOZZO

State of Indiana )  
County of Lake )

Before me, a Notary Public in and for said County and State, on December 1, 2014, appeared **SILVIO PANOZZO and KARAN L. PANOZZO**, and acknowledged execution of the foregoing Transfer of Death Deed. **IN WITNESS WHEREOF**, I have subscribed my name and affixed my official seal.

*Kent A. Jeffirs*  
\_\_\_\_\_  
Kent A. Jeffirs, Notary Public



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1011CM  
3050  
RM

Prepared by Attorney Kent A. Jeffirs, 104 W. Clark St., Crown Point, IN 46307. I affirm, under penalties of perjury, I have taken reasonable care to redact each Social Security number on this document, unless required by law.