2015 068887

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2015 OCT -7 PM 12: 40

MICHAEL B. BROWN
RECORDER

<u>**MAIL RECORDED DOCUMENT TO:**</u>
Lisa A. Kmak, Attorney at Law
1022 - 119th Street
Whiting, IN 46394

TRANSFER ON DEATH DEED

Nancy A. Lloyd ("Owner"), of Lake County, Indiana, Transfers and Quit-Claims on Owner's Death to Owner's son, **Thomas M. Czalbowski** ("Primary Beneficiary"), For No Consideration, the following described real estate in Lake County, Indiana:
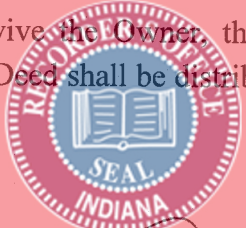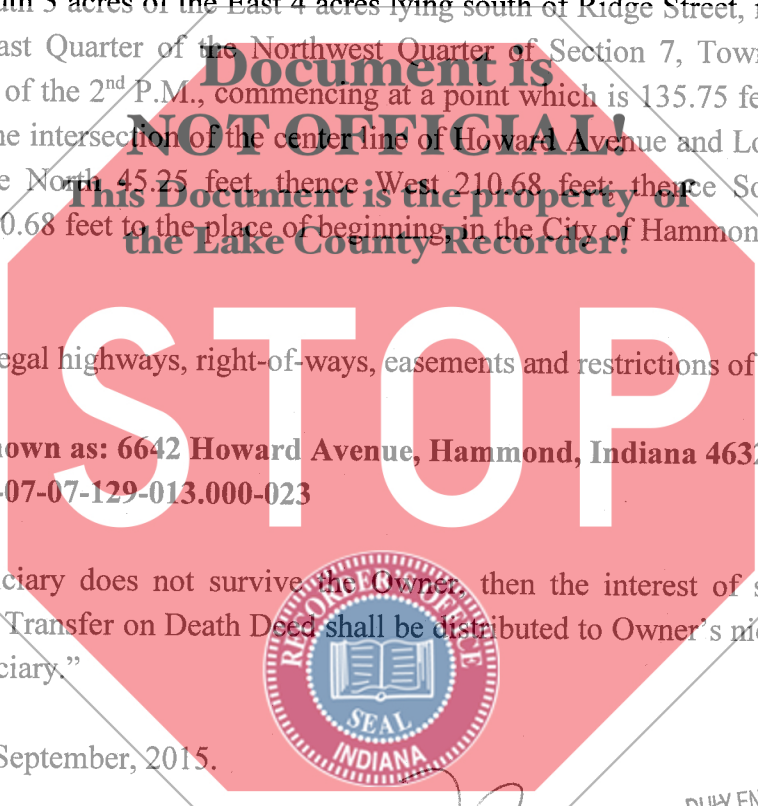
Part of the South 3 acres of the East 4 acres lying south of Ridge Street, in the West Half of the Northeast Quarter of the Northwest Quarter of Section 7, Township 36 North, Range 9 West of the 2nd P.M., commencing at a point which is 135.75 feet North and 30 feet West of the intersection of the center line of Howard Avenue and Locust Street, and running thence North 45.25 feet, thence West 210.68 feet, thence South 45.25 feet, thence East 210.68 feet to the place of beginning, in the City of Hammond, Lake County, Indiana.

Subject to all legal highways, right-of-ways, easements and restrictions of record.

Commonly known as: 6642 Howard Avenue, Hammond, Indiana 46324
Parcel No: 45-07-07-129-013.000-023

If the Primary Beneficiary does not survive the Owner, then the interest of such deceased Primary Beneficiary under this Transfer on Death Deed shall be distributed to Owner's niece, **Heather L. Davis**, as "Contingent Beneficiary."

Dated this 24th day of September, 2015.

_____
Nancy A. Lloyd

DULY ENTERED FOR TAXATION SUBJECT
FINAL ACCEPTANCE FOR TRANSFER

OCT 07 2015

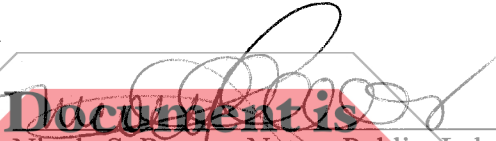JOHN E. PETALAS
LAKE COUNTY AUDITOR

22191

STATE OF INDIANA)
) SS:
LAKE COUNTY)

Before me, a Notary Public in and for said County and State, this 24th day of September, 2015 personally appeared Nancy A. Lloyd and acknowledged her free and voluntary execution of the above and foregoing Transfer on Death Deed.

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.

Witness my hand and notarial seal.

My Commission
Expires: 04/23/2023

Nicole S. Rauner, Notary Public, Lake County

Prepared by: Attorney Lisa A. Kmak, 1032 – 119th St., Whiting, IN 46394, (219) 659-1355

(TOD Deed - Page 2 of 2)