2015 072760

STATE OF LIGHTS A LAKE COURTY FILED FOR ACTIONS

2015 OCT 28 AM 10: 23

MICHAEL J. EROVAT RECORDER

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DEED IN TRUST

THIS INDENTURE WITNESSETH, that the Grantor, Gloria J. Galich, a widow, of Hammond, IN, who hereinafter reserves unto herself a life estate, for and in consideration of the sum of Ten (\$10.00) Dollars, and other good and valuable consideration, the receipt and sufficiency is hereby acknowledged, convey and warrant to Gloria J. Galich, as trustee, and Daniel Galich, as trustee, under the terms of the Living Trust of Gloria J. Galich Trust Agreement dated March 24, 2015, the following described real estate located in Lake County Indiana, to wit:

LOTS 1, 2, AND 3, BLOCK 8, KENWOOD ADDITION TO HAMMOND, AS SHOWN IN PLAT BOOK 10, PAGE 17, LAKE COUNTY, INDIANA, AND MORE COMMONLY KNOWN AS 6406 MORAINE, HAMMOND, INDIANA, 46324.

Permanent tax identification number: PARCENTOEY # 45-06-01-354-009.000-023

Property Address: 6406 Moraine, Hammond, 1946324

to have and to hold the said real estate together with all improvements, upon the rusts, and for the uses and purposes set forth herein and in the Trust Agreement.

Grantor hereby reserves unto herself a life estate in and to the profits, use and possession of the above described real estate for the rest of her life.

1. The Trustee (or Trustees, as the case may be), is invested with the following powers:
(a) to manage, improve, divide or subdivide the trust property, or any part thereof, (b) to sell on any terms, grant options to purchase, contract to sell, to convey with or without consideration, to convey to a successor or successors in trust, any or all of the title and estate of the trust, and to grant to such successor or successors in trust all the powers vested in the Trustee, (c) to mortgage, encumber or

20. ODD

ctic Has made an accomodation recording of the instrument.

NO SALES DISCLOSURE NEEDED

Approved Assessor's Office

83724c

otherwise transfer the trust property, or any interest therein, as security for advances or loans, (d) to dedicate parks, street, highways or alleys, and to vacate any portion of the premises, (e) to lease and enter into leases for the whole or part of the premises, from time to time, but any such leasehold or renewal shall not exceed a single term of 199 years, and to renew, extend or modify any existing lease.

- 2. Any party dealing with the Trustee with regard to the trust property, whether by contract, sale, mortgage, lease or otherwise, shall not be required to see to the application of the purchase money, loan proceeds, rental or other consideration given, nor shall be required to see that the terms of the trust have been complied with, or to enquire into the powers and authority of the Trustee, and the execution of every contract, option, deal, mortgage or other instrument dealing with the trust property, shall be conclusive evidence in favor of every person relying upon or claiming under such conveyance or other instrument; that at the time of the execution and delivery of any of the aforesaid instruments, the Trust Agreement above described was in full force and effect; that said instrument so executed was pursuant to and in accordance with the authority granted the Trustee, and is binding upon the beneficiary or beneficiaries under said Trust Agreement; and if said instrument is executed by a successor or successors in trust, that he or they were duly appointed and are fully invested with the title, estate, rights, powers and duties of the preceding Trustee.
- 3. The interest of each and every beneficiary under said Trust Agreement and hereunder, and of all persons claiming under any of the beneficiaries, shall be only in the earnings, avails and proceeds arising from the sale of other disposition of the trust property, and such interest is hereby declared to be personal property only, and the beneficiary or beneficiaries of the trust shall not have any title or interest therein, legal or equitable, except as stated.

 the Lake County Recorder!
- 4. In the event of the inability, refusal of the Trustees herein named, to act, or upon her removal, Debbie Rucinski is then appointed as Successor Trustee herein with like powers and authority as is vested in the Trustee named herein.

All of the covenants, conditions, powers, rights and duties vested hereby, in the respective parties, shall inure to and be binding upon their heirs, legal representatives and assigns.

DA IBD this

day of

, 2015.

GLORIA J. GALICH

I, the undersigned, a Notary Public in and for said County, in the State aforesaid, DO HEREBY CERTIFY that GLORIA J. GALICH, personally known to me to be the same person whose name subscribed to the foregoing instrument, appeared before me this day in person, and acknowledged that she signed, sealed and delivered the said instrument as a free and voluntary act, for the uses and purposes therein set forth, including the release and waiver of the right of homestead.

