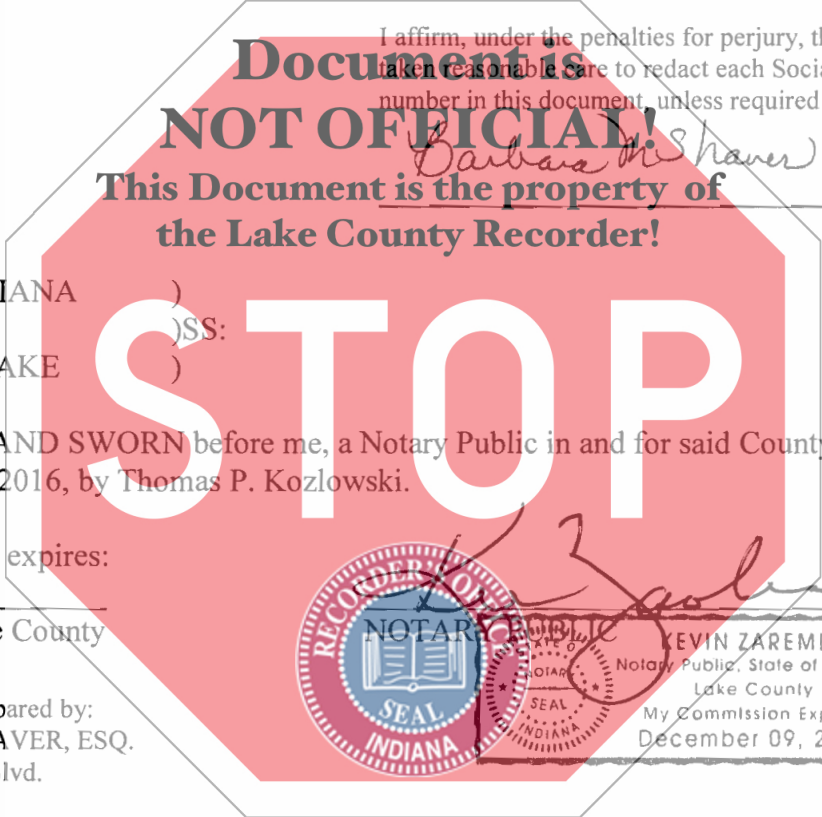


9. That the gross value of the estate of the decedent, Helen A. Kozlowski, as determined for the purposes of Federal Estate taxes, was less than the value required for the filing of a Federal Estate Tax Return. As a consequence thereof, the decedent's estate was not subject to Federal Estate Tax.

10. That the decedent's estate was not subject to Indiana Inheritance Tax.

Thomas P. Kozlowski, Trustee
Thomas P. Kozlowski, Trustee of the Gloria Jean Kozlowski Trust and named Personal Representative of the Last Will and Testament of Helen A. Kozlowski



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.

Barbara M. Shaver

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STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

SUBSCRIBED AND SWORN before me, a Notary Public in and for said County and State, this 28th day of July, 2016, by Thomas P. Kozlowski.

My Commission expires:

Resident of Lake County

This instrument prepared by:
BARBARA M. SHAVER, ESQ.
9013 Indianapolis Blvd.
Highland, IN 46322
219/838-9200

Kevin Zarembo
KEVIN ZAREMBA
Notary Public, State of Indiana
Lake County
My Commission Expires
December 09, 2019

Filed in Clerk's Office

NOV 25 2013

Michael Brown
CLERK LAKE SUPERIOR COURT

*Last Will and Testament
of
Helen A. Kozlowski*

I, Helen A. Kozlowski, domiciled in the City of East Chicago, County of Lake, Indiana, hereby declare that I am a widowed woman. I have four (4) living children, namely: Mary Rose Bailor, of Westerville, Ohio, Thomas P. Kozlowski, of Clifton, Virginia, Monica Bradley, of Santa Barbara, California, and Gloria Jean Kozlowski, of East Chicago, Indiana. I, Helen A. Kozlowski, further state that I am of sound mind and disposing memory, that I have reviewed my financial and family situation, and in light of my personal objective, do make, publish, and declare this to be my Last Will and Testament, and I hereby revoke all Wills and Codicils heretofore made by me.

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ARTICLE I

I hereby acknowledge the fact that I have made gifts to certain beneficiaries named in my Will, and I may make additional gifts to them and to other beneficiaries under my will. I direct that these gifts not be construed as an advancement to any beneficiary nor shall any such gift be taken into account in the settlement of my estate. These gifts were not advancements but completed gifts.

ARTICLE II

I direct that my enforceable debts, expenses of my last illness, funeral, and administrative expenses of my estate shall be paid by my Personal Representative from the principal of my Residuary Estate.

In its discretion, my Personal Representative may continue to pay any installment obligations incurred by me during my lifetime on an installment basis or may prepay any or all of such obligations in whole or in part and my Personal Representative may in its discretion distribute any asset encumbered by such obligation subject to the obligation.

I further direct that all inheritance, estate and succession taxes (including interest and penalties

BMJ
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LAST WILL & TESTAMENT OF
HELEN A. KOZLOWSKI

thereon) payable by reason of my death shall be paid out of and be charged generally against my Residuary Estate without reimbursement from any person.

ARTICLE III

I direct that my real property (including all insurance thereon in effect at the time of my death) located at 4848 Walsh, East Chicago, County of Lake, State of Indiana, more particularly described as:

Lot Twenty-four (24), in Block Twenty-five (25), as marked and laid down on the recorded plat of a subdivision of part of the Southwest Quarter of Section 29, Township 37 North, Range 9 West of the 2nd P.M., in the City of East Chicago, Lake County, Indiana,

be sold and the proceeds from the sale thereof, to be placed in the Gloria Jean Kozlowski Trust pursuant to the following terms:

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The Gloria Jean Kozlowski Trust. If my daughter, Gloria Jean Kozlowski, survives me, my Personal Representative shall, as soon as practicable after my death, create a separate trust estate hereunder, to be known as "THE GLORIA JEAN KOZLOWSKI TRUST" (hereinafter referred to as "Trust"). Gloria Jean Kozlowski is hereafter referred to as the "beneficiary" of such trust. Thomas P. Kozlowski shall serve as Trustee of the Trust. If Thomas P. Kozlowski is unable to serve, then Mary Rose Bailor shall serve as successor Trustee. Trustee shall hold and administer the trust estate of the Trust upon the following terms and conditions:

- a. The Trustee may use the income from the Trust for the maintenance, welfare, (including but not limited to travel, entertainment, furniture and household goods clothing, and vehicles) education and support of the beneficiary.
- b. The Trustee may invade the principal of the Trust Estate from time to time as the Trustee in its sole discretion deems necessary in view of the beneficiary's present needs and future welfare, in case of illness, accident or emergency, or in furthering the beneficiary's education. The term "education" includes, but is not limited to, public and private colleges and universities, graduate and professional schools, as well as those schools providing specialized or vocational training. Appropriate expenses include tuition, room and board, books, fees, all desirable study materials, supplies, and tools, dues, reasonable allowance, medical care (both physical and mental), travel to and from home and other travel that the Trustee believes is important to the beneficiary's educational experience in light of all the circumstances and further considering the size of the trust estate.
- c. The Trustee shall maintain and support my beneficiary in the manner to which they

H. A. Kozlowski
[Handwritten Signature]

- have been accustomed as long as it is prudently possible.
- d. No interest under this instrument shall be transferrable or assignable by any beneficiary, or be subject during their life to the claims of their creditors including alimony claims. If any attempt should be made by any creditor of a beneficiary to reach any rights, benefits or interest of a beneficiary, the Trustee may apply the income or principal to which the beneficiary would otherwise be entitled, for their support and maintenance, or the support and maintenance of those dependent upon the beneficiary, in such manner as the Trustee in its sole discretion shall determine.
 - e. It is my intent that the Trustee have full discretion as to which property shall be sold. My intent is that the Trustee preserve the assets for the beneficiary's use during the life of the Trust.
 - f. If Trustee's administration of the Trust is terminated for any reason other than exhaustion of the trust estate, Trustee shall distribute the balance of the trust estate to the children of Helen A. Kozlowski who survive both Helen A. Kozlowski and Gloria Jean Kozlowski, in equal shares.

ARTICLE IV

I bequeath all my personal effects and household goods and the like not otherwise effectively disposed of, such as jewelry, clothing, furniture, furnishings, silver, books, pictures, motor and recreational vehicles (including policies of insurance thereon, if feasible), including the Christmas nativity to Gloria Jean Kozlowski, if she survives me. She may keep these items or distribute them at her own discretion. If she fails to survive me, then I bequeath those items to my children who survive me, in shares of substantially equal value, to be divided as they shall agree, or if they shall fail to agree within ninety (90) days after my death, as my Personal Representative shall determine.

ARTICLE V

I devise and bequeath the entire residue of my estate, whether real, personal, or mixed, of every kind, nature, and description whatsoever, and wherever situated, which I may now own or hereafter acquire, or have the right to dispose of at the time of my death, by power of appointment or otherwise, to my children who survive me, equally.

If any of my children should predecease me, that child's share shall fail and the share my child would have received shall be distributed equally to my surviving children.

Gloria Jean Kozlowski's share of the residue shall be placed in the Gloria Jean Kozlowski Trust above.

ARTICLE VIII

I hereby appoint Thomas P. Kozlowski as Personal Representative of this, my Last Will and

BMS H.A.K.
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LAST WILL & TESTAMENT OF
HELEN A. KOZLOWSKI

Testament. In the event that he dies, resigns, fails to qualify, or is unable or unwilling to act, I appoint Gloria Jean Kozlowski as alternate Personal Representative of my estate. I request that my Personal Representative serve without posting bond, or, if bond be required of them, that a minimum bond be filed.

My Personal Representative with respect to my estate shall have all powers enumerated and granted to a Personal Representative under the Indiana code, and any other power that may be granted by law, to be exercised without the necessity of court approval, as my fiduciary in its sole discretion determines to be in the best interests of the beneficiaries.

In Testimony of which I now sign this Will, in the presence of the witnesses whose names appear below, and request that they witness my signature and attest to the execution of this Will. For identification, I have signed this Will which consists of this and six (6) other typewritten pages, this 23rd day of June, 2008, at Highland, Lake County, Indiana.

Helen A. Kozlowski
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Helen A. Kozlowski, in our presence, signed this instrument. Before she signed it, she declared to us that it was her Will and requested that we act as witnesses to its execution. We now, in her presence and the presence of each other, sign below as witnesses, all on this 23rd day of June, 2008, at Highland, Lake County, Indiana.

Barbara M. Shaw
WITNESS

9013 Indianapolis Blvd.

Highland, Indiana 46322

Jane M. Muller
WITNESS

9013 Indianapolis Blvd.

Highland, Indiana 46322



SELF-PROVING LAST WILL AND TESTAMENT

UNDER THE PENALTIES FOR PERJURY, we, Helen A. Kozlowski, *Barbara M. Shaw* and *Jane M. Muller*, the Testatrix and the Witnesses, respectively, whose names are signed to the attached and foregoing instrument, declare:

H.A.K.

LAST WILL & TESTAMENT OF
HELEN A. KOZLOWSKI

1. That the Testatrix executed the instrument as her Last Will and Testament;
2. That in the presence of both witnesses, she signed or acknowledged her signature already made or directed another to sign for her in her presence;
3. That she executed the Will as her free and voluntary act for the purposes expressed in it;
4. That each of the witnesses, in the presence of the Testatrix and each other, signed the Will as witnessed;
5. That the Testatrix was of sound mind; and
6. That to the best of their knowledge, the Testatrix was at the time at least eighteen (18) years of age, or was a member of the armed forces or the merchant marine of the United States or its allies.

Dated this 23rd day of June, 2008, at Highland, Lake County, Indiana.

Helen A. Kozlowski

TESTATRIX

Barbara M. Shaver

WITNESS

James M. Shaver

WITNESS

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