2016 054018

STATE OF PROTAMA LAKE COUNTY FILED FOR PROTOCO

2016 AUG -8 PH 2:59

MICHAEL L. ENGINE RECORDER

MAIL TAX BILLS TO: Aphrodite Perdicologos 10766 Pike Street Crown Point, Indiana 46307 Grantee's Address Above

## TRANSFER ON DEATH DEED

This indenture witnesses that: APHRODITE PERDICOLOGOS f/k/a APHRODITE PEPPAS ("Owner"), Transfers and Quit Claims on Death to the following-named "Lifetime Beneficiary" and "Remainder Beneficiaries", For No Consideration, and in the manner set forth below, all of her interest in the following-described Real Estate in Lake County, Indiana:

Lot R3-6 in Country Meadow Estates 3rd Addition, Unit 4, as per plat thereof, recorded in Plat Book 83 page 33, in the Office of the Recorder of Lake County, Indiana, excepting therefrom the following described parcel: Commencing at the Northwest corner of said Lot R3-6, said point also being the point of beginning; thence North 90 degrees 00 minutes 00 seconds East, along the North line of said Lot R3-6, a distance of 130.00 feet to the Northeas Corner of Said Lot R3-6; thence South 0 degrees 00 minutes 00 seconds West, along the East line of said Lot R3-6, a distance of 91.25 feet; thence South 90 degrees 00 minutes 00 seconds West, a distance of 130.00 feet to the West line of said Lot R3-6; thence North 0 degrees 00 minutes 00 seconds East, along the West line of said Lot R3-6; thence North of degrees 00 minutes 00 seconds East, along the West line of said Lot R3-6, a distance of 91.25 feet to the point of beginning, in the Town of Winfield, in Lake County, Indiana.

the Lake County Recorder!

10766 Pike Street, Crown Point, Indiana 46307

AUG 00 Key No: 45-17-05-477-012.000-047

The Real Estate shall be distributed to the "Lifetime Beneficiary" and the "Remainder Beneficiaries", in the

If ELMS N. PERDICOLOGOS (the "Lifetime Beneficiary") survives the Owner, he is granted a Life Estate in and to the above Real Estate, along with the use of the residence thereon with all appurtenances and improvements used in connection therewith. This real estate shall continue to be utilized by Elias N. Perdicologos during his lifetime as his residence if he so desires. **ELIAS N. PERDICOLOGOS**, **ANNA** MARIE KONTOS and SPECIAL NEEDS TRUSTEE FOR THE BENEFIT OF JULIANNA PEPPAS, (the "Remainder Beneficiaries"), are the Remainder Beneficiaries as provided herein, as Tenants in Common.

During his lifetime, the Lifetime Beneaciary shall pay all charges which are incident to maintaining such property including, without limitation, all assessments, insurance premiums, taxes and ordinary repairs. If the Lifetime Beneficiary shall fail to pay any of such charges, then any one or more of the Remainder Beneficiaries may pay the charges. In such event, such person or persons shall have a lien against the Real Estate in the amount so expended. The Lifetime Beneficiary shall not be required to account for or repair any waste, injury, or damage to or depreciation of such Real Estate, or to replace any part thereof which may be consumed, used up or destroyed, unless the same is attributable to his act or omission, except as herein otherwise expressly provided.

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Upon the expiration of said Life Estate, or if during his lifetime the Lifetime Beneficiary ceases to use the property as his primary residence or if during his lifetime the Lifetime Beneficiary has abandoned the property for a period of greater than 90 days, the Lifetime Beneficiary's interest shall terminate and the Real Estate shall be sold as soon as possible. If the Real Estate is sold with the consent of the Lifetime Beneficiary or upon the occurrence of any of the above-described events, the net proceeds after payment of all sale costs shall be distributed as follows: Twenty-Five Percent (25%) to ELIAS N. PERDICOLOGOS (or his estate) and the remaining Seventy-Five Percent (75%) equally to the Remainder Beneficiaries, ANNA MARIE KONTOS and SPECIAL NEEDS TRUSTEE FOR THE BENEFIT OF JULIANNA PEPPAS as set forth in Article VII of the Owner's Last Will and Testament dated July 18, 2016 as admitted to Probate Court, which Will is incorporated herein by reference. If either Remainder Beneficiary is not living at such time, the interest of the deceased Remainder Beneficiary shall be distributed pursuant to the terms of Article VI of the Owner's Last Will and Testament dated July 18, 2016.

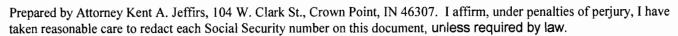
<u>Subject To:</u> all unpaid real estate taxes and assessments for 2015 payable in 2016, and for all real estate taxes and assessments for all subsequent years.

<u>Subject To:</u> all easements, conditions, restrictions, covenants, limitations and building setback lines contained in prior instruments of record, and for all building and zoning ordinances.

Dated this 18th day of July, 2016.



Before me, the undersigned, a Notary Public in and for said County and State, on July 18, 2016, personally appeared APHRODITE PERDICOLOGOS f/k/a APHRODITE PEPPAS, who acknowledged the execution of the foregoing Transfer on Death Deed. IN WITNESS WHEREOF, I have subscribed my name and affixed my official seal.





Notary Public

A. JEFF

Motary Public

OF INDIANA