

2020-054829

2020 Aug 21 9:56 AM

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
MICHAEL B BROWN  
RECORDER

Mail tax bills to: 8522 Moraine Avenue, Munster, IN 46321

<<< GRANTEES' ADDRESS

**TRANSFER ON DEATH WARRANTY DEED**

THIS INDENTURE WITNESSETH, That

**KENNETH D. CUMMINS and VICTORIA M. CUMMINS, husband and wife,** "THE GRANTORS"

OF LAKE COUNTY, IN THE STATE OF INDIANA, CONVEY AND WARRANT TO

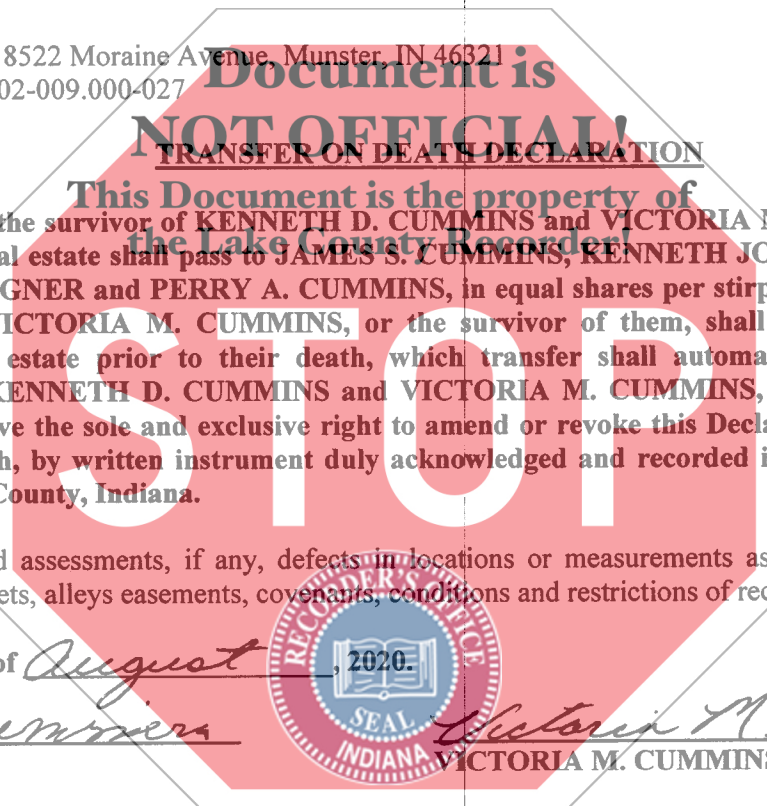
**KENNETH D. CUMMINS and VICTORIA M. CUMMINS, husband and wife,** "THE GRANTEES"

OF LAKE COUNTY, IN THE STATE OF INDIANA,

in consideration of One-Dollar and other valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the following described real estate:

LOT 14 AND THE SOUTH 5 FEET OF LOT 13, BLOCK 1, KNICKERBOCKER MANOR 2<sup>ND</sup> ADDITION TO MUNSTER, AS SHOWN IN PLAT BOOK 31, PAGE 75, IN LAKE COUNTY, INDIANA.

Commonly known as: 8522 Moraine Avenue, Munster, IN 46321  
Key No.: 45-06-24-302-009.000-027



Upon the death of the survivor of **KENNETH D. CUMMINS and VICTORIA M. CUMMINS**, the above-described real estate shall pass to **JAMES S. CUMMINS, KENNETH JOSEPH CUMMINS, PATRICIA R. WAGNER and PERRY A. CUMMINS**, in equal shares per stirpes. **KENNETH D. CUMMINS and VICTORIA M. CUMMINS**, or the survivor of them, shall have the right to transfer said real estate prior to their death, which transfer shall automatically revoke this Declaration, and **KENNETH D. CUMMINS and VICTORIA M. CUMMINS**, or the survivor of them, shall also have the sole and exclusive right to amend or revoke this Declaration at any time prior to their death, by written instrument duly acknowledged and recorded in the Office of the Recorder of Lake County, Indiana.

Subject to unpaid taxes and assessments, if any, defects in locations or measurements ascertainable only by survey, building lines, highway, streets, alleys easements, covenants, conditions and restrictions of record.

Dated this 12 day of August, 2020.

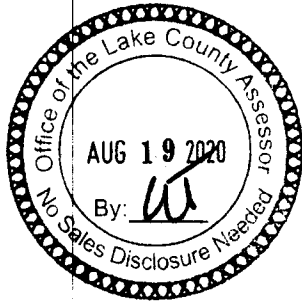
*Kenneth D. Cummins*  
KENNETH D. CUMMINS



*Victoria M. Cummins*  
VICTORIA M. CUMMINS

WITNESS to the above signature:

*Thomas L. Kirsch*  
Thomas L. Kirsch



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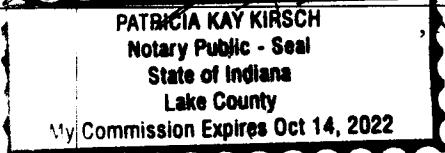
**JOHN E. PETALAS**  
LAKE COUNTY AUDITOR

STATE OF INDIANA, COUNTY OF LAKE, SS:

Before me, the undersigned, a Notary Public in and for said County and State, this 12<sup>th</sup> day of August, 2020, personally appeared: **KENNETH D. CUMMINS and VICTORIA M. CUMMINS** and acknowledged the execution of the foregoing deed as their voluntary act for the purposes stated therein. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

My commission expires: 10-14-22  
Resident of Lake County

Signature *Patricia Kay Kirsch*, Notary Public



STATE OF INDIANA, COUNTY OF LAKE, SS:

Before me, a Notary Public in and for said County and State, this 12<sup>th</sup> day of August, 2020, personally appeared **THOMAS L. KIRSCH**, being known to me to be the person whose name is subscribed as a witness to the foregoing instrument, who, being duly sworn by me, deposes and says that the foregoing instrument was executed and delivered by **KENNETH D. CUMMINS and VICTORIA M. CUMMINS** in the above-named subscribing witness' presence, and that the above-named subscribing witness is not a party to the transaction described in the foregoing instrument and will not receive any interest in or proceeds from the property that is the subject of the ~~transaction~~.

My Commission expires: 10-14-22  
Resident of Lake County

Signature *Thomas L. Kirsch*, Notary Public  
Printed \_\_\_\_\_



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. Thomas L. Kirsch

PREPARED BY and MAIL TO: **THOMAS L. KIRSCH, 131 RIDGE ROAD, MUNSTER, IN 46321, Attorney at Law**

