

THE LAW OFFICE OF
Ned J. Tonner
(A PROFESSIONAL CORPORATION)
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February 22, 2001

Martha Ham
529 Pheasant Run
Rensselaer, IN 47978

Dear Martha:

As you are aware, the Court appointed Kyle as your guardian over you individually and over your estate pursuant to the hearing that was held before Judge McGraw on February 20, 2001.

Enclosed herein is the order signed by the Judge appointing Kyle as your guardian. As Kyle is now your guardian, she is responsible for handling all of your financial matters.. She will be responsible to receive all of your checks, make deposits, and pay all of your bills. You will no longer need to do this. If you have any needs whatsoever, for food, clothing, medicine or any other needs, please call Kyle and she will provide it to you, as she is required to do.

At the hearing, Judge McGraw said that you should be allowed to live and stay in your condominium as long as possible, and that the condominium cannot be sold. He also stated that Kyle is required to provide an assistant to help you get dressed, to help you with your meals, and also to check on you in the evening. In this way the Court will allow you to stay in your condominium, if your health remains good. If you refuse to allow someone to assist you and help you, and to check on you in the evening, Kyle as your guardian, has the authority to place you into a nursing home or to require you to move with her to California. Judge McGraw further stated that you may not drive your vehicle. As such, it will be necessary to sell the vehicle. Kyle will need to make arrangement for Tonjua or someone else to drive you to church, to buy groceries and to the beauty salon. This should not be a major problem.

We were also required to disclose to the Court the assets that you currently possess. At this time, you own a condominium that is worth approximately \$120,000.00. You also have the following bank accounts and CD's:

National City Bank Checking Account (Martha and Jiggs)	\$ 4,427.00
National City Bank Checking Account (Martha)	23,434.00
National City Bank Savings Account (Trust)	40,597.65

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National City Bank CD (06009774755) (Trust)	91,022.50
National City Bank CD (06009778544) (Trust)	5,000.00
National City Bank CD (06009778557) (Trust)	10,000.00
National City Bank CD (06009778560) (Trust)	36,725.64
South Holland Trust & Savings (Trust)	3,625.66
Pullman Bank & Trust CD (202330635-1) (Trust)	5,144.82
Pullman Bank & Trust CD (202630528-1) (Trust)	4,402.60
Pullman Bank & Trust CD (202613097-1) (Trust)	<u>3,426.66</u>
 Total	 \$227,806.53

As you can see, you have checking, savings and CD's worth over \$200,000.00. This money is sufficient to support your lifestyle and to pay for your assistant. This will all be placed into your trust which names Kyle as your beneficiary. Upon your death, Kyle will inherit all of the above assets.

I have sent my bill for my services rendered to Kyle for payment.

This matter is now concluded. Please contact me should you have any additional questions.

Very truly yours,



Ned J. Tonner

NJT:sjl

Enclosures

cc: Kyle Hamilton ✓