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Kneifel & Behrde
651 E. 3rd Street
Hobart, In 46342

095758

POWER OF ATTORNEY

OF

MONICA L. KRAMER
(GRANTOR)

TO

MONA KOPACH
(ATTORNEY-IN-FACT)

FILED

APR 17 1990

James P. Lester
Hobart, In 46342

The undersigned hereby nominates, constitutes and appoints Mona Kopach

whose address is 134 Main Street, Hobart, Indiana 46342
as my true and lawful attorney-in-fact to do and perform for me and in my name the following:

(Strike any paragraph not applicable)

(1) Banking and Financial Transactions — (a) To open accounts, in my name or on my behalf, in any bank or trust company, savings and loan company, insurance company, credit union, or any other banking or savings institution, and to deposit into such accounts, or into accounts now existing or hereafter established in my name, any money, checks, notes, drafts, acceptances or other evidences of indebtedness payable to or belonging to me, including but not being limited to checks or drafts issued by the Treasurer of the United States or any other official, bureau, department or agency of the United States Government or by the Treasurer or similar official of any state, or any other official, bureau, department or agency of any State, municipality or other government body; and to disburse, withdraw or receive from such accounts, all or any part of the balance therein; (b) to make such endorsements and to sign such documents as may be required in connection with deposit into any of such accounts; (c) to sign checks, withdrawals, drafts, receipts or other documents as may be required in connection with disbursement or withdrawal from or receipt of such accounts; and (d) to have access to and to remove any or all of my property contained or held in any safety deposit box.

(2) Motor Vehicles — To sell, lease, maintain, insure, license and re-license any motor vehicle which I may own or in which I may have an interest and to execute and deliver any instruments required so to do.

(3) Tax Matters — (a) To prepare, execute and file on my behalf income and other tax returns and pay any amount determined due; (b) to prepare, execute and file on my behalf documents pertaining to real estate and personal property taxes, assessments, and applications for exemptions; and (c) to act on my behalf in tax matters where it may be necessary to negotiate, compromise and settle tax disputes, including appealing determinations of value assessments and taxes due.

(4) Conduct of Business — (a) To manage my property and to conduct my business affairs, including, but not limited to, leasing, managing and maintaining any real or personal property which I may own; (b) to recover, obtain and hold possession of any real estate, monies, goods, chattels, debts, or any other thing in which I may have an interest; and (c) to pay, discharge or compromise any of my debts or other obligations.

(5) Securities Transactions — (a) To purchase or otherwise acquire, to sell or otherwise dispose of, securities including, but not limited to, stocks, bonds, notes, and other securities or evidences of indebtedness, all at such price and on such terms as my attorney-in-fact may determine; (b) to vote any such securities in my name, in person or by proxy; and (c) to receive dividends and other distributions on such securities.

(6) Other powers specifically designated: For me and in my name to grant, bargain and sell the following described real estate, all at such terms and conditions as my Attorney in Fact shall determine:

That part of the SE $\frac{1}{4}$ of the SE $\frac{1}{4}$ of Sec. 30, T 36 N, R 7 W of the 2nd P.M., lying S'yly of Ridge (formerly Chicago) Road, W'yly of the stream known as Corother's Bayou and N'yly of the center line of Home Ave. produced E'yly to said stream, in the City of Hobart, Lake Co., Ind.

This Power of Attorney shall be effective for the purpose of selling real estate hereinabove described and includes the power of execution of any acceptances, deeds, closing statements and other related documents and instruments, for the sale of the hereinabove described real estate.

IN FURTHERANCE OF THESE POWERS I give my attorney-in-fact power and authority to do for me and in my name those things which such attorney deems expedient to and necessary to effectuate the intent of this instrument, as fully as I could do personally for myself, reserving unto myself, however, the power to act on my own behalf and also to revoke the powers given in this instrument.

Any act or thing lawfully done by my attorney-in-fact under this instrument shall be binding on me and on my heirs, assigns and legal representatives.

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STATE OF INDIANA
LAKE COUNTY
Hobart, Indiana
TITLE INSURANCE
APR 18 9 11 AM '90
ROBERT M. GORR
RECORDER

25.5

Persons to whom this instrument may be delivered may rely on its being in effect and unrevoked unless I shall have executed a proper instrument of revocation and recorded it, or caused it to be recorded, in the Miscellaneous Records of Lake County, State of Indiana. This Power (~~shall~~) (shall not) be affected by my later incompetency. If not revoked as aforesaid, the powers given my attorney-in-fact shall automatically terminate on my death (DATE), and this instrument shall become null and void.

Signed this 3rd day of March, 19 82; before the person named below, as witness, who has duly witnessed my signing of this instrument in five counterparts, each of which shall be considered an original.
Counterpart No: 16

Monica L. Kramer
GRANTOR Monica L. Kramer

317-09-3127
GRANTOR'S SOCIAL SECURITY NUMBER

307 W. Ridge Rd., Hobart, Ind. 46342
GRANTOR'S ADDRESS

Harry R. Kneifel, Sr.
WITNESS TO SIGNING BY GRANTOR
Harry R. Kneifel, Sr.

STATE OF INDIANA)
COUNTY OF LAKE)

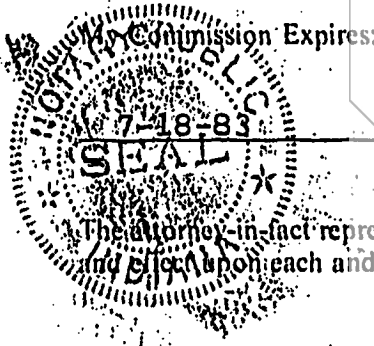
SS: **Document is NOT OFFICIAL!**

Before me, the undersigned Notary Public in and for said County and State, this 3rd day of March, 19 82, personally appeared the Grantor named above, and acknowledged the execution of the above instrument to be his/her voluntary act and deed, for the uses and purposes therein stated.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal the day and year last above written.

Susan J. Brown
NOTARY PUBLIC Susan J. Brown

Resident Of: _____
Jasper _____ County



The attorney-in-fact represents and warrants that within his knowledge this power is unrevoked and is still in full force and effect upon each and every exercise of the powers herein granted.

Mona Kopach
ATTORNEY-IN-FACT Mona Kopach

This instrument prepared by Harry R. Kneifel, Sr. Attorney at Law.