TIM TITE 7207 INAPLS BENT. HIMA 46324

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DURABLE POWER OF ATTORNEY

MAY 13 1990 REY# 15-141-35 Oxxa N. Anton

KNOW ALL MEN BY THESE PRESENTS:

That I, LEO LACHER of Mercillville, Indiana, do hereby make, constitute, and appoint, my beloved nephew ALBERT J. Merrillville, Indiana, my true and lawful attorney-in-fact, for me and in my name, place and stead to make and endorse promissory notes; to draw, accept and endorse bills or exchange; to waive demand, presentment, protest, notice of protest, and notice of non-payment of all such instruments; to make and execute any and all contracts; to purchase, sell, dispose of, assign and pledge notes, stocks, bonds and securities; to exercise such voting rights as my ownership of any notes, stocks, bonds and securities may entitle me, either in person or by proxy; to represent me in all matters pertaining to the business of any corporation in which I may have any interest; to receive and to demand all sums of money, debts, dues, accounts, legacies, bequests, pensions, benefits, interest, dividends, annuities, and demands whatsoever, as are now or shall hereafter become due, owing, payable on belonging to me; to compromise the same to make acquittances experimensufficient discharges for the same, to bargain for kcontruct toolceming ebuy, sell, nortgage, hypothecate, and in any and every way and manner deal in and with personal property; to execute instruments necessary for the transfer of personal property of any kind or nature whatsoever; to execute instruments to effect the transfer of title to any motor vehicle owned by me; to purchase, sell, mortgage, convey and lease any interest in . real estate, wherever located, of which I may be the owner now or hereafter; to execute and file all tax returns and receive any refunds thereon, of any kind or nature whatsoever, whether the same be required z by the United States of America, any political subdivision thereof or any foreign government, and to pay such tures; to examine and request copies of any tax returns heretofore or hereafter filed by me or for and in my behalf; to enter into, examine and remove any items from any safety deposit box in my name, either jointly or individually; to take all lawful means deemed desirable by my said attorney-in-fact to enforce my rights or to protect my property, including the institution, prosecution, compromise and settlement of legal proceedings, in my name or otherwise; and generally to transact any and all business for me of any kind or nature whatsoever; to do and perform each and every act and thing whatsoever requisite and necessary or proper to be done in all matters affecting my business or property, and with the same force and effect as though I were personally present and acting for myself; to do and perform each and every act and thing whatsoever requisite and necessary or proper to be done in all matters affecting my health and general welfare, as well as to make any and all decisions necessary to

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"provide for any form of medical treatment for my health and general welfare, including herewith all the power to act for me, as my health care representative, as is granted in I.C. 16-8-12, with the same force and effect as though I were personally present and acting for myself; and I hereby ratify and confirm all that my said attorney-in-fact shall do by virtue hereof. To consent to such medical examination, medical procedures and medical treatment as, in the sole judgment of my attorney-in-fact, appears beneficial to me and to withhold consent to any medical examination, medical procedures or medical treatment which, in the sole judgment of my attorney-in-fact, is not beneficial to me. To consent to my admission to any hospital, infirmary, convalescent facility, nursing facility or other type care facility as, in the sole judgment of my attorney-in-fact, seems proper for my care, treatment or maintenance, and to sign any contracts, agreements, or otherwise, necessary to effect my admission to any such of the foregoing facilities. To perform every act, deed, matter, and thing necessary to provide for my personal care and well-being, including, among other things, selection of any phode employment of companions or practical nurses, purchase or repair of clothing, travel, recreation, entertainment, funeral and burial arrangements, and spiritual and purchase trayel, recreation. religious needs, and to cary normy spersonal presponsibilities, whether legal or moral only, including appropriate provision for my dependents. To create, revoke or amend trusts in my name, to make any such trust irrevocable, and to transfer any of my property to the Trustee for administration and disposition in accordance with the provisions of such a Trust or othe provisions of any Trust that I may establish. designate or elect that the income and/or principal of such a trust, or any Trust that I may establish, may be distributed to any one or more persons other than myself. To create, revoke, or amend any estate plan in my name and to transfer any of my property in order to carry out such estate plan, whether created by me or by my attorney-in-fact, whether such transfer is made to full value, or for less than full value. renounce and disclaim any property or interest in property or powers to which for any reason and by any means I may become entitled, whether by gift, testate or intestate succession; to release or abandon any property or interest in property or powers which I may now or hereafter own, including any interests in or rights over trusts (including the right to alter, amend, revoke or terminate) and to exercise any right to claim an elective share in any Estate or under any Will. In exercising such discretion, my attorney-in-fact, may take into account such matters as shall include but shall not be limited to any reduction in estate or inheritance taxes on my Estate, and the effect of such renunciation or disclaimer upon persons interested in my Estate and persons who would receive the renounced or disclaimed property; provided, however, that

any attorney-in-fact shall make no disclaimer that is expressly prohibited by other provisions of this instrument.

To the extent I am permitted by law to do so, I herewith nominate, constitute and appoint my attorney-in-fact, to serve as my guardian, conservator and/or in any similar representative capacity, and if I am not permitted by law to so nominate, constitute and appoint, then I request in the strongest possible terms that any Court of competent jurisdiction, which may receive and be asked to act upon a Petition by any person to appoint a guardian, conservator or similar representative for me, give the greatest possible weight to this request.

This Power of Attorney shall only become effective upon my disability or incapacity. My disability or incapacity, for this purpose, may be established by the certificate of a qualified physician stating that I am unable to manage my affairs. My attorney-in-fact shall be fully protected and free from any liability for any payment, application or accumulation made or other action taken in reliance upon such a certificate. My disability or incapacity shall be deemed terminated when a qualified physician shall so certify. If proceedings are every begun for the appointment of a guardian, conservator, or like representative for my person or estate it is my preference that my attorney-in-fact under this Power of Attorney be appointed to that office.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 22moday of March, 1990.

LEO LACHER

STATE OF INDIANA COUNTY OF LAKE

Before me, a Notary Public, in and for said County and State, personally appeared, LEO LACHER, and acknowledged the execution of the foregoing General Durable Power of Attorney. I also certify that I am of legal age and that I witnesses the appointment of the Grantor of the attorney-in-fact, as the Grantor's health care repesentative as authorized by I.C. 16-8-12.

Witness my hand and Notarial Seal this 22wday of March, 1990.

TY COMMISSION EXPIRES: 4-16-90
RESIDENT OF LAKE COUNTY, INDIANA

Jan N. St.

ATTESTATION

The foregoing instrument, consisting of this and 2 preceding typewritten pages, was signed, published, and declared by LEO LACHER the Declarant to be his Power of Attorney, in our presence. We then at his request and in his presence, and in the presence of each

other, signed our names as witnesses to the same this 22 m day of MARCH, 1990. pl Marud An 46324 ACKNOWLEDGMENT Under penalties for perjury, LEX LACHER, LISA TREOVICH and CHRMEN A. FERNANDEZ, the Declarant and the Witnesses, respectively, whose names are signed to the foregoing instrument, declare: (1) That the Declarant executed this directive as a Power of Attorney; That the Declarant executed the same in the presence of both Witnesses: That the Deglarant rney as a free and voluntary act for the surposes represed theremperty of (4) That the Declarant and each of the Witnesses are competent adults; (5) That each of said Witnesses, in the presence of the Declarant and of each other, signed the Power of Attorney as Witnesses; and (6) That each of the Witnesses, in the presence of the Declarant and of each other, signed the Power of Attorney. Legal Description: 1811 W. 58th Avenue Merrillville, IN 46410

Country Club Addition to Gary, Indiana, Unit A, all of Lot 35, Block A, and West ½ vacated Garfield Street adjacent.

Tax Key No. 15-141-35