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POWER OF ATTORNEY

OF

Arthur Garrett

OT.

Willie Marie Garrett

The undersigned hereby nominates, constitutes and appoints Willie Marie Garrett

whose address is 4224 Harrison St., Gary, Lake County, IN 46408 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 enforcements and to sign; such documents as may be required in connection with deposity into any of such accounts (a) to sign; checks, withdrawals, drafts, receipts of other documents as may be required in connection with disbursement withdrawal from or receipt of such accounts; and (d) to have access to and to remove any. Well of my propertion contained or held in the following safety deposit box: Box No. N/A located at:

(INSTITUTION)

DDRESS)

and in any and all other safety deposit boxes in my name either individually or jointly with any other person.

(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 tile 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 of 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.

(6) Transfer of Interest in Real Estate — To sell, convey, lease, grant an option to purchase, or otherwise transfer, for such consideration and upon such terms as my attorney-in-fact shall deem advisable, including a contract for conditional sale, and also to execute and deliver any deed, sales agreement; lease, contract and any other document(s) in such manner and form as may be necessary or required for my attorney-in-fact to transfer all or any part of my interest in the following described real estate: [Strike (a) or (b).]

RECEDENCE SECRETARIES AND ACCOUNT OF THE RECEDENCE AND RESIDENCE AND RESIDENCE ASSETS OF THE RESIDENCE ASSETS OF THE RESIDENCE ASSETS OF THE RESIDENCE AND RESIDENCE ASSETS OF THE RESIDENCE ASSETS OF

(b)	Only the real estate commo	only known as <u>4224 Harrisor</u>	Street
	Gary	, Indiana located in <u>Lake</u>	County
			11000000000000000000000000000000000000

Indiana and legally described as follows, to-wit: Ly Hol. 46-16-7, 9 x 1 5

The South half of Lot 6 and all of Lots 7, 8 and 9, 10 the Block 8, Mack Company's First Addition to Gary in the City of Gary as shown in Plat Book 7, page 19, In Lake County, Indiana

MAY 3 1 1991

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for

(7) Other powers specifically designated: To deposit, cash and negotiate any and all checks including but not limited to I.R.S. and State of Indiana tax checks, Social Security checks and retirement and pension checks

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IN FURTHERANCE OF THESE POWI in my name those things which such attorney de	eems expedient to and necessary to effectu	ate the intent of this instrument,
as fully as I could do personally for myself, re also to revoke the powers given in this instrumen. Any act or thing lawfully done by my at heirs, assigns and legal representatives.	t.	•
If protective proceedings for my person and	or estate shall be commenced. I hereby no	ominate Willie Marie
Garrett	The condition of the control of the	as Guardian(s) of mu nerson and
Willie Marie Gar	rrett	as Guardian(s) or Conservator(s),
as the case may be, of my estate, to serve without The following named banks, savings and load listed below may rely on this instrument being instrument of revocation and delivered it, or caus Holding Institution Tech Federal Credit Union	n associations, investment firms, and/or oth g in effect and unrevoked by me unless sed it to be delivered, to such person, firm	I shall have executed a proper
Gainer Bank		01482-008299
		:.O1402: OCC433
3	the state of the s	
All other persons, firms and corporations to and unrevoked by me unless I shall have exceed be recorded, in the Office of the Recorder of	uted a proper instrument of revocation Lake 11111 ent 15 unty, State of	and recorded it, or caused it to Indiana.
SELECTIONLY ONE OF THE FOLLOWING A: This Power of Attorney shall not be it being my intention that this instrument of Power of Attorney Act. B: X X X X X X X X X X X X X X X X X X X	affected by my subsequent disability or of the condend of the cond	incapacity, nor by lapse of time; ler the Indiana Uniform Durable
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Gxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	**	WXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXX OR NOOR TO WEEK XXXXXXXX	incernoity, which over shell first secont y	
Signed this 30 day of MA which shall be considered an original.		counterparts, each of
Counterpart No	GRANDOR Arthur Garre	EE 80 P
MITHESS	VOIANA THE	<u> </u>
	410-32-5122 GRANTOR'S SOCIAL SECURITY NUMBER	
ing the state of t	4224 Harriso GRANTORS ADDRESS	n Street, Gary, IN
STATE OF INDIANA)		
) SS:		
COUNTY OF)		
Before me, the undersigned, a Notary Publi	c in and for said County and State, this	30 day of
MAT 19 91 personally a	appeared the Grantor named above, and a	cknowledged the execution of this
Power of Attorney to be the voluntary act and d	eed of the Grantor, for the uses and purpo o set my hand and official seal the day and	ses therein stated.
Sell Co In	1 May 1 La.	K
第6/3 日本 「現ま後」	NOTARY PUBLIC BONNIE L.	reman
	MOTAHY PUBLIC JOONNI'S C.	Groviak
2 10 N	V. i.	,
My Commission Expires 30-21-99	Resident Of:	County.
The state of the s		
This instrument prepared by Fichard E.	VAWTER 1000 E. 800 P.	Attorney at Law.
time mentionism prepared by	MERR. IN	46410 HOLL YAM