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91028340

Durable Power of Attorney

KNOW ALL MEN BY THESE PRESENTS that I, Arthur Ruling ^K,
residing at 4311 Hogan Court, Crown Point, Indiana, do hereby
nominate, constitute and appoint Shirley Ruling residing
at 4311 Hogan Court, Crown Point, Indiana, my true and lawful
attorney-in-fact, for me and in my name, place and stead, and for my use and benefit:

To ask, demand, sue for, recover, collect, and receive all sums of money, debts, dues,
accounts, legacies, bequests, interest, dividends, annuities, and demands whatsoever as are
now or shall hereafter become due, owing, payable, or belonging to me and take all lawful ways
and means in my name or otherwise ~~for the recovery thereof~~, and to compromise and agree
to the same and give releases or other sufficient discharges for the same;

For me and in my name, to make, seal, and deliver, bargain, contract, agree for,
purchase, receive, and take lands, tenements, hereditaments, and accessories the deeds and
possession of all lands and to lease, let, demise, bargain, sell, remise, release, convey,
mortgage, and hypothecate lands, tenements, and hereditaments upon such terms and
conditions and under such covenants as she all think fit;

Also to bargain and agree to, buy, sell, mortgage, hypothecate, and in any and every
and manner deal in and with goods, wares, and merchandise, choses in action, and other
property in possession or in action, and to make, do, and transact all and every kind of business
of whatsoever nature and kind;

Also as my act and deed, to sign, seal, execute, deliver, and acknowledge such deeds,
leases, mortgages, bills of lading, bills, notes, receipts, evidence of debt, releases and
satisfaction of mortgage, judgements and other debts, and such other instruments in writing of
whatsoever kind and nature as may be necessary or proper in the premises;

And also to endorse checks, notes, drafts and any other commercial paper in my name,
and to withdraw money from any of my checking or savings accounts at any commercial bank,
savings and loan association or other financial institution, and to sign, endorse or receipts therefor
in my name;

GIVING AND GRANTING unto my said attorney-in-fact ~~the power~~ authority to do
and perform every act necessary, requisite, or proper to be done in and about the premises as
fully as I might or could do if personally present, with full power of substitution and revocation,
hereby ratifying and confirming all that my said attorney-in-fact shall lawfully do or cause to be
done by virtue hereof.

All power and authority granted herein shall not be affected by my disability, incapacity,
or adjudged incompetency.



ROBERT BOYD REELAND
RECORDER
JUN 15 10 10 AM '91
FILED FOR RECORD
LAKE COUNTY INDIANA
S.S. NO.

FILED

JUN 15 1991

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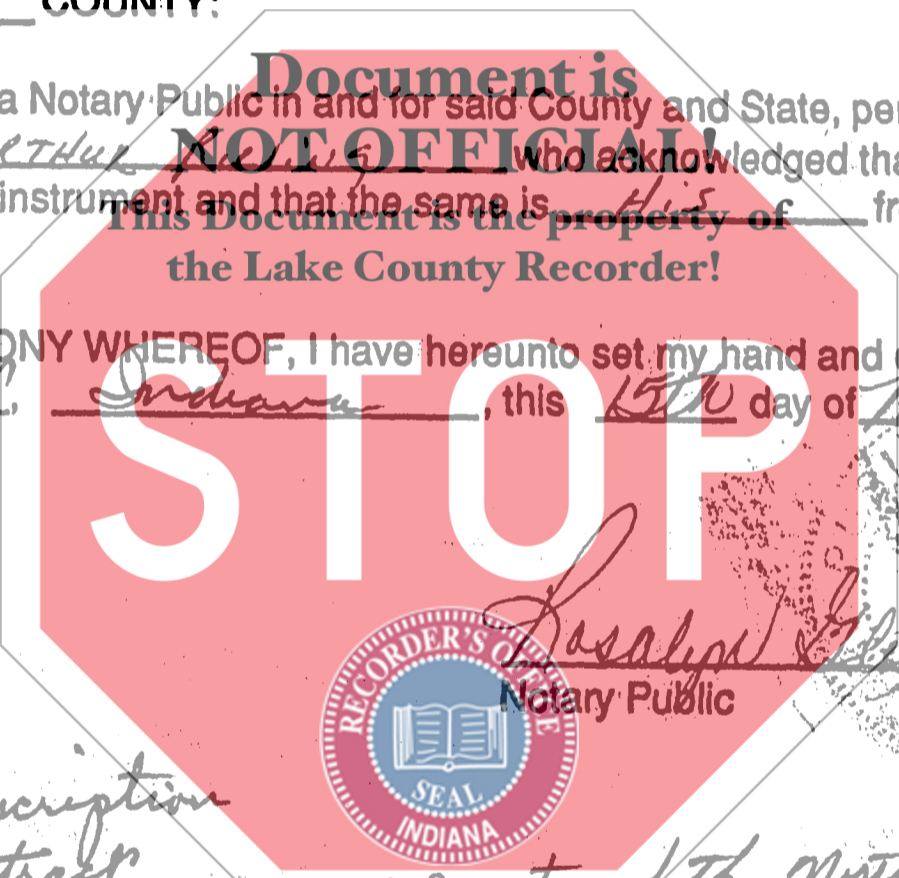
IN WITNESS WHEREOF, I have hereunto signed my name this 15th day of May, 19 91.

Signed and Acknowledged
in the Presence of:

Arthur Riley

STATE OF Indiana
Lake COUNTY: SS:

Before me, a Notary Public in and for said County and State, personally appeared the above-named Arthur Riley who acknowledged that HE did sign the foregoing instrument and that the same is his free and voluntary act and deed.



IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Crown Point, Indiana, this 15th day of May, 19 91.

Rosalyn [Signature]
Notary Public

Legal Description
3.752 tract
The West 490.39 ft. of the North Quarter of the Northeast Quarter of the Northeast Quarter of Section 12, Township 34 North, Range 8 West of the 2nd P.M., containing 3.752 acres, more or less, in Lake County, Indiana. Key 10-34-47-48

Lakes of Four Seasons
Platted 234. 314 A.M. 10.8.16 Lot #183L
Unit #2 Plat book #37 Page 76