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# POWER OF ATTORNEY

OF

MILDRED KOKINDA  
(GRANTOR)

TO

ANNE ROWE  
(ATTORNEY-IN-FACT)

FEB 13 11 30 AM '92

The undersigned hereby nominates, constitutes and appoints Anne Rowe

whose address is 829 W. 66th Pl, Merrillville, IN 46410-3220  
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: **Transfer of Interest in Real Estate** - To sell, convey, 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:

(a) any and all real estate in which I now hold, or may hereinafter acquire an interest including real estate at 701 East 61st Ave, Merrillville, Indiana.

(7) Other powers specifically designated:

To execute signature on all social security checks and pension checks.

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IN FURTHERANCE OF THESE POWERS I give my attorney-in-fact power and authority to do or not do 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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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 (of attorney) (shall not) be affected by my later incompetency. If not revoked as aforesaid, the powers given my attorney-in-fact shall automatically terminate on indefinitely \_\_\_\_\_, and this instrument shall become null and void.

(DATE)

Signed this 13th day of February, 1992, before the person named below, as witness, who has duly witnessed my signing of this instrument in 1 counterparts, each of which shall be considered an original.

Counterpart No. 2

Mildred Kokinda  
GRANTOR  
MILDRED KOKINDA

316-22-8133  
GRANTOR'S SOCIAL SECURITY NUMBER

829 W. 66th Pl., Merrillville, IN 46410-3220  
GRANTOR'S ADDRESS

Marilyn Eve Hrnjak  
WITNESS TO SIGNING BY GRANITOR

STATE OF INDIANA )

COUNTY OF )

Document is NOT OFFICIAL!

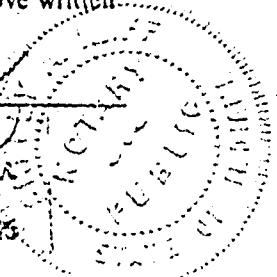
Before me, the undersigned, a Notary Public in and for said County and State, this 13th day of February 1992, personally appeared the Grantor named above, and acknowledged the execution of the above instrument to be his/her voluntary act and deed, for the uses and purposes therein stated.

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

My Commission Expires:

February 24, 1995

Shelly A. Iliff  
NOTARY PUBLIC  
SHELLY A. ILIFF  
Resident Of: NEWTON  
NOTARY PUBLIC STATE OF INDIANA  
SEVENTH COUNTY  
MY COMMISSION EXPIRES FEB. 24, 1995



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.



Anne Rowe  
ATTORNEY-IN-FACT  
ANNE ROWE

This instrument prepared by MARILYN EVE HRNJAK Attorney at Law.  
8300 Broadway  
Suite G-1  
Merrillville, IN 46410  
Tele: (219) 736-0701

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 indefinitely, and this instrument shall become null and void.

Signed this 13th day of February, 1992; before the person named below, as witness, who has duly witnessed my signing of this instrument in 1 counterparts, each of which shall be considered an original.  
Counterpart No. 2

Mildred Kokinda  
GRANTOR  
MILDRED KOKINDA  
316-22-8133  
GRANTOR'S SOCIAL SECURITY NUMBER

829 W. 66th Pl, Merrillville, IN 46410-3220  
GRANTOR'S ADDRESS

Marilyn Eve Hrnjak  
WITNESS TO SIGNING BY GRANTOR

STATE OF INDIANA )  
COUNTY OF )

**Document is NOT OFFICIAL!**

Before me, the undersigned, a Notary Public in and for said County and State, this 13th day of February, 1992, 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.

My Commission Expires:

February 24, 1995

Shelly A. Iliff  
NOTARY PUBLIC  
SHELLY A. ILIFF  
Resident Of: \_\_\_\_\_  
NOTARY PUBLIC STATE OF INDIANA  
MERRILLVILLE COUNTY  
MY COMMISSION EXPIRES FEB. 24, 1995

\_\_\_\_\_  
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.

Anne Rowe  
ATTORNEY-IN-FACT  
ANNE ROWE

This instrument prepared by MARILYN EVE HRNJAK Attorney at Law.  
8300 Broadway  
Suite G-1  
Merrillville, IN 46410  
Tele: (219) 736-0701