

FA 4943

Return to:
First American Title Insurance Company
5243 Commerce Drive
Spring Point, IL 61797

DURABLE POWER OF ATTORNEY

92010545

I, MARGARET DARLENE ROSS, hereby appoint you named below as my attorney-in-fact (agent) to exercise for me, in my name or your name, in a fiduciary capacity and solely for my benefit and protection (except as otherwise expressly stated) each of the powers set forth below, all as fully and effectively as I could do if I were personally present and acting:

My son, DONALD L. ROSS.

FILED

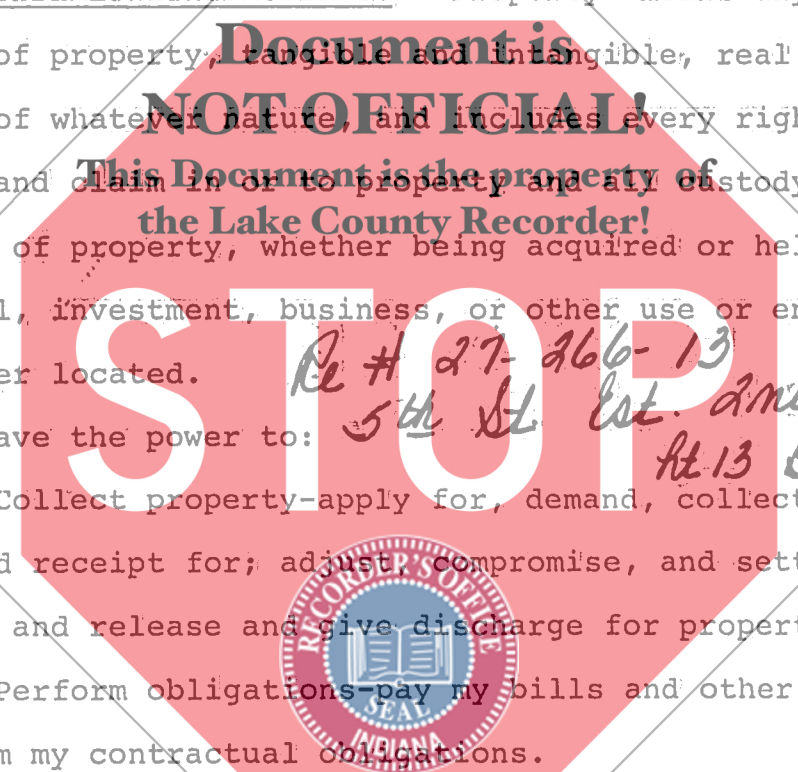
I. YOUR POWERS CONCERNING MY PROPERTY AND AFFAIRS

FEB 16 1992

A. POWERS

Anna N. Anton
CLERK LAKE COUNTY

1. TO DEAL WITH PROPERTY. "Property" means any and all kinds of property, tangible and intangible, real and personal, of whatever nature, and includes every right, interest, and claim in or to property and any custody and possession of property, whether being acquired or held for my personal, investment, business, or other use or enjoyment and wherever located.



You have the power to:

*Re # 27-266-13
5th St. Est. and Add.
Rt 13 Bl 1*

- (a) Collect property-apply for, demand, collect, recover and receipt for; adjust, compromise, and settle claims to; and release and give discharge for property.
- (b) Perform obligations-pay my bills and other debts and perform my contractual obligations.
- (c) Safe deposit box-enter safe deposit boxes, add to, and remove contents of boxes, open new boxes, and close boxes.
- (d) Acquire and dispose of property-have access to, contract for, buy, rent, lease, otherwise acquire, take possession of and hold property; and mortgage, pledge, hypothecate, otherwise encumber, sell, transfer, convey, and otherwise dispose of property.
- (e) Invest in property-invest and reinvest in property, including improved and unimproved real property, tangible personal property, limited partnerships, choses in

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action, shares of corporate stock, bonds, mutual funds, common funds, and all other securities.

(f) Borrow and loan-borrow money and other property and secure the loan with any of my property; and make loans of money and other property, either secured or unsecured.

(g) Deposit accounts-open and close checking, savings, loan and other deposit accounts, endorse and deposit checks, drafts and other instruments, whether negotiable or non-negotiable, draw and sign checks, drafts, negotiable orders of withdrawal, and other instruments for the withdrawal or payment of money; receive and receipt for monies withdrawn; and purchase cashiers checks, travelers checks, money orders, and letters of credit.

(h) Brokerage accounts-open and maintain accounts with stock or commodity brokers, on cash or on margin; and buy, take possession of, borrow against, sell, negotiate and transfer shares of stock, bonds, and all other securities, both domestic and foreign, limited partnership interest, and commodities.

(i) Vote securities-vote, consent to action in lieu of voting, give proxies to vote or consent, waive notice of meetings, call meetings and take all other action as owner of stocks, bonds, and all other securities, investments, rights and interests, including limited partnership interests.

(j) Flower bonds-buy and hold U. S. Treasury obligations redeemable at par for the payment of federal estate taxes.

(k) Life insurance and annuities-exercise all incidents of ownership under any life insurance policy or annuity, including designating and changing beneficiaries, borrowing, exercising options to increase coverage, converting to another form of policy or to a paid-up policy and applying for and receiving all benefits, but you shall not have any right or power with respect to any policy on your life.

(l) Employee benefits-make contributions to, designate and change beneficiaries of, elect benefits and payment and other options under, withdraw or borrow funds under, direct investments of and exercise all other rights under qualified and non-qualified bonus, stock option, shares appreciation rights, pension, profit sharing, deferred compensation and other current, deferred and retirement benefits and plans, including tax deferred annuities, individual retirement accounts and rollover IRAs.

(m) Government benefits-apply for, take all action to qualify for and receive or direct the deposit of all government benefits to which I may at any time be entitled for any reason, including military benefits, social security retirement and disability benefits and government support programs, in cash, in kind, or otherwise.

(n) Credit matters-Open and cancel credit card, charge account, and other credit relationships.

(o) Safekeeping of documents-Provide for the custody and safekeeping of my securities, contracts, deeds, abstracts, policies of insurance, trust agreement(s), will, and other documents.

(p) Transact business-effect such other transactions in property as you may deem to be in my best interest.

(q) Documents-make, sign, sell, acknowledge, verify, endorse, deliver and issue deeds, assignments, contracts, certificates, mortgages, security agreements, hypothecations, checks, notes, bonds, vouchers, receipts, and all other types of documents and instruments.

2. TAX MATTERS.

Prepare, sign, and file all federal, state, and local income, gift, property, sales, use, excise, and other tax returns of all kinds, protests, claims for refund, extensions of time, petitions to the Tax Court and other courts and any and all other documents, including without limitation, offers, waivers, consents (including those under Internal Revenue Code Section 2032A and Section 6324A),

powers of attorney and closing agreements; exercise tax elections; compromise and settle tax liabilities; and generally act on my behalf in all tax matters before the Internal Revenue Service, the Indiana Department of Revenue and other tax authorities.

3. APPLICATIONS AND REPORTS. Prepare, sign, and file all government and other applications, requests, information, and reports.

4. DISABILITY AND LIABILITY INSURANCE. Purchase and maintain such disability and liability insurance as you deem advisable for the protection of me and my property.

5. EMPLOYMENT OF PROFESSIONALS AND OTHERS. Employ investment advisors, accountants, lawyers, other professionals, household employees and other persons and pay their reasonable compensation and expenses.

6. PROCEEDINGS. Institute, prosecute, defend, compromise, settle, arbitrate, and otherwise dispose of, and appear for me in lawsuits, administrative proceedings and hearings before any court, agency, tribunal or hearing officer for enforcement or defense of any claim, right to interest; adjust, compromise, and settle claims; and perform or enforce judgments and awards.

7. DISCLOSE FINANCIAL INFORMATION. Disclose to members of my family, to my attorney and to any financial planner or investment advisor, and authorize any attorney or other person who has knowledge thereof to disclose to such persons, all details regarding my financial affairs and my estate plan documents and arrangements, notwithstanding the attorney-client privilege, which I waive to the extent that such disclosures are made with your authority.

B. LIMITATIONS ON POWERS

POWERS ARE MINISTERIAL ONLY. I do not grant any beneficial interest in my property by this Power of Attorney. I intend only to grant administrative powers of investment, management, custody, and protection of my property and the power to make payments and gifts solely as

expressly provided in (b) below. Your powers are to be exercised prudently and solely in a fiduciary capacity for the benefit of me.

II. DELEGATION OF POWERS

In writing, delegate and revoke the delegation of, powers under I hereof, for specifically identified purposes or transactions, for a period of time not exceeding thirty (30) days, but no delegation shall limit your responsibilities with respect to those actions.

III. DURABLE EFFECT

THIS DURABLE GENERAL POWER OF ATTORNEY SHALL NOT BE AFFECTED BY MY SUBSEQUENT DISABILITY OR INCAPACITY, OR LAPSE OF TIME.

No power shall be diminished or revoked by the passage of time, it being my intention that all of your powers remain in full force and effect until revoked by me, regardless of how much time has elapsed since my signing this document.

IV. APPOINTMENT OF GUARDIAN

Pursuant to Indiana Code Section 29-1-18-10, and Article 29-3-5-5, I designate you as my Guardian should a Guardianship be established for my person or property in order to implement any power intended by this document or for any other reason.

V. PROTECTION OF THIRD PARTIES RELYING ON THIS DOCUMENT

All acts done by you under this document shall have the same effect and inure to the benefit of and bind me and my successors in interest, and protect third parties relying on this document, to the same extent as if I were competent, not disabled, and personally acting, all as provided in Indiana Code Section 30-2-11-2. Persons dealing with you may rely upon your representation as to all matters relating to any power being exercised. No person who may act in reliance upon your representation or exercise of a power shall need to inquire as to your authority to act or to see to the proper application of the proceeds of the transaction

or be liable to me or my estate as a result of that reliance. I also authorize third persons to rely on an affidavit by you that this power has not been revoked by me, and that, to the best of your knowledge, I am still alive. As provided in Indiana Code Section 30-2-11-5, your affidavit shall be conclusive proof that this document remains in effect.

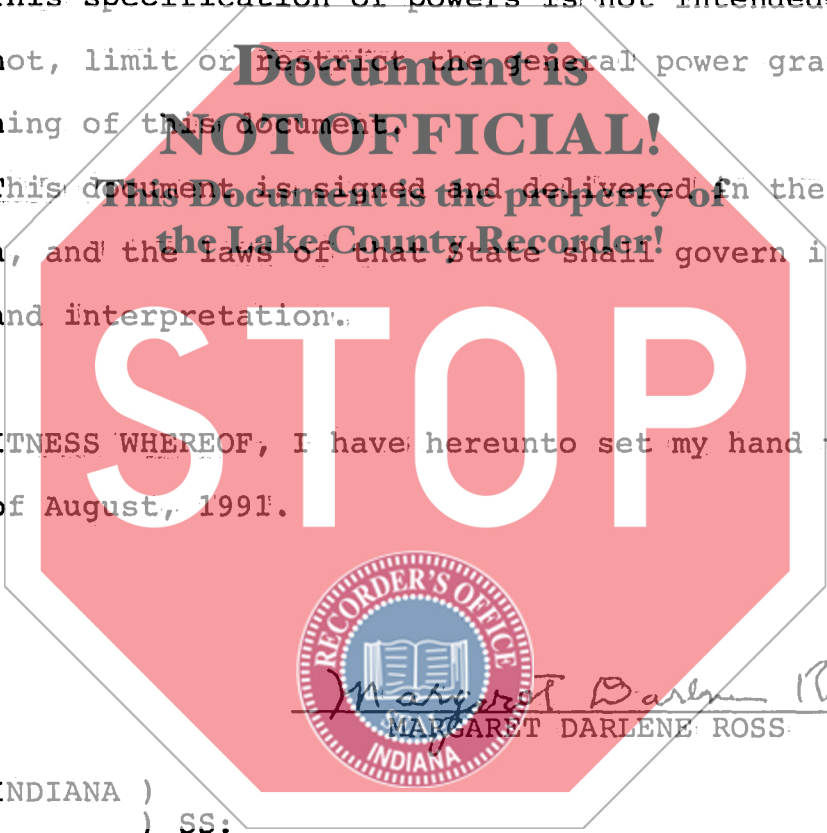
VI. OTHER PROVISIONS:

A. I hereby cancel all powers of attorney heretofore signed by me at any time except for any power granted to you for access to a safety deposit box or a deposit account.

B. This specification of powers is not intended to, and does not, limit or restrict the general power granted at the beginning of this document.

C. This document is signed and delivered in the State of Indiana, and the laws of that state shall govern its validity and interpretation.

IN WITNESS WHEREOF, I have hereunto set my hand this 17th day of August, 1991.



STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Personally appeared before me the above named MARGARET DARLENE ROSS and acknowledged the execution of the foregoing Durable General Power of Attorney, to be her own free and voluntary act and deed for the uses and purposes therein stated, this 17th day of August, 1991.
WITNESS MY HAND AND NOTARIAL SEAL.

Suzanne E. Rupchock
Suzanne E. Rupchock, Notary Public
Residing in St. Joseph County,
Indiana

My Commission Expires:
April 26, 1995

This instrument was prepared by Michael A. Christofeno, Attorney at Law, 115 West Lexington Avenue, P. O. Box 1866, Elkhart, Indiana 46515-1866.