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DURABLE POWER OF ATTORNEY

FEB 21 1992

STATE OF INDIANA)
)SS:
COUNTY OF LAKE)

Anna N. Anton
AUDITOR LAKE COUNTY

CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION

Know all men by these presents, that I, **FERNICE JOHNSON**, of 3667 Jefferson Street, Gary, Indiana, do hereby make, constitute, and appoint, my wife **MATTIE L. JOHNSON** of the same address, my true and lawful attorney-in-fact for me and in my name, place, and stead, and on my behalf, and for my use and benefit:

1. To deposit in or withdraw from any bank, trust company, savings association, safe deposit company, broker, or other depository or agent any money or other property and to examine or receive related records, including canceled checks;

2. To open and enter on my behalf any safe deposit box rented or held by me alone or jointly with others, at any time to deposit in such box and to remove from such box any part or all of the contents thereof, including any security or tangible personal property, as often and as freely as I could do if personally present, and to surrender on exchange the same;

3. To pay my ordinary household expenses, to arrange for and pay the cost of the services of a companion for me, medical, nursing, hospital, convalescent, and other health care and treatment, including admission to hospitals and consent to treatment, and to make application for insurance, pension, or employee benefits related to such health care and treatment;

4. To retain, invest in, acquire by purchase, subscription, lease, or otherwise, manage, sell, contract to purchase or sell, grant, obtain or exercise options to purchase, options to sell, or conversion rights, assign, transfer, convey, deliver, endorse, exchange, pledge, mortgage, abandon, improve, repair, maintain, insure, lease for any term, and otherwise deal with all property, both personal and real, and to release and waive any right of homestead therein, if any, particularly in reference to that particular parcel of real estate described as follows:

Lot 12, North 20 feet of Lot 13, in Block C in Park Manor Subdivision, in the City of Gary as shown in Plat Book 15, Page 19 in the Office of the Recorder of Lake County, Indiana, commonly known as 3667 Jefferson Street, Gary, Indiana;

46-326-12

5. To borrow from any source for any purpose and mortgage or pledge any property to any lender, including my attorney individually.

6. To demand, sue for, receive, and otherwise take steps to collect or recover all debts, rents, proceeds, interest, dividends, annuities, securities for money, goods, chattels, bequests, income from property, damages, and all other property to which I may be entitled or which are or may become due me from any person or organization; to commence, prosecute or enforce, or to defend, answer or oppose, contest, and abandon all legal proceedings in which I am or my hereafter be interested; and to settle, compromise, or submit to arbitration any accounts, debts, claims disputes, and matters now existing or which may hereafter arise between me and any other person or organization and to grant an extension of time for the payment



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or satisfaction thereof on any terms, with or without security.

7. To continue to carry, purchase, cancel, or dispose of fire, casualty, property, or income protection, medical, hospital, life, liability, or other insurance and to pay any premiums thereon;

8. To pay, as my attorney shall think fit, any debts, or interest, payable by me, or taxes, assessments, and expenses due and payable or to become due and payable for my use and benefit, or for the use and benefit of any person to whom I have a legal obligation of support.

9. Finally, without prejudice and in enlargement of the authority above conferred, to execute each and every instrument, to undertake each and every obligation, and to take from time to time any and all action of whatsoever nature and with relation to any matters whatsoever, whether or not specifically mentioned herein, and to exercise in respect thereto as full and complete power and discretion as I myself might or could do.

10. This power of attorney shall become effective upon the disability or incapacity of the principal.

11. If a guardian of my person and estate is to be appointed, I nominate my wife, Mattie L. Johnson to serve as such guardian.

12. I am fully informed as to all the contents of this document and understand the full import of this grant of powers to my attorney-in-fact.

IN WITNESS WHEREOF, I have executed this General Durable Power of Attorney with my mark this 13th day of February, 1991.

HIS MARK WITNESSED BY:

Kimberly D. Olive
Kimberly D. Olive
Cornelius M. Olive
Cornelius M. Olive

Before me, a Notary Public in and for said County and State, personally appeared Fernice Johnson, who acknowledged the execution of the foregoing instrument with his mark.

Witness my hand and notarial seal this 13th day of February, 1991.

Rosalind G. Parr
ROSALIND G. PARR
Notary Public
Lake County Residence

My Commission Expires:
September 7, 1993

This instrument was prepared by Rosalind G. Parr, Attorney at law, 103 W. 79th Avenue, Merrillville, IN 46410 (219) 885-5333

