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POWER OF ATTORNEY

OF

ESSIE M. SIMS

(GRANTOR)

TO

ARTHUR L. HOUSER

(ATTORNEY-IN-FACT)

STATE OF INDIANA/SS. NO. LAKE COUNTY FILED FOR RECORD

MAR 9 9 12 AM '93 SAMUEL OLSZICH RECORDER

The undersigned hereby nominates, constitutes and appoints Arthur L. Houser whose address is 2001 Polk Street, Gary, INdiana 46407 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 the following safety deposit box: Box No. _____ located at:

NBD Gainer Bank (INSTITUTION), Village Shopping Center (BRANCH),

3562 Village Court, Gary, Indiana (ADDRESS),

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 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 and 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) 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)]~~

~~(a) Any and all real estate in which I may have an interest or any part thereof, including but not limited to, the real estate described in the attached exhibit.~~

~~(b)~~ Only the real estate commonly known as 2701 Harrison Street, Gary, Indiana located in Lake County, Indiana and legally described as follows, to-wit:

FILED

MAR 9 1993

Auditor N. Antoe

AUDITOR LAKE COUNTY

2nd Oak Park Addition, Lot A and B, Block 70. Key No: 46-2

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(7) Other powers specifically designated:

IN FURTHERANCE OF THESE POWERS I give my attorney-in-fact power and authority to do for me and in my 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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All other persons, firms and corporations to whom this instrument may be delivered may rely on its being in effect and unrevoked by me unless I shall have executed a proper instrument of revocation and recorded it, or caused it to be recorded, in the Office of the Recorder of Lake County, State of Indiana.

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SELECT ONLY ONE OF THE FOLLOWING PROVISIONS BY STRIKING ALL INAPPLICABLE PROVISIONS:

A. This Power of Attorney shall not be affected by my subsequent disability or incapacity, nor by lapse of time; it being my intention that this instrument constitute a durable power of attorney under the Indiana Uniform Durable Power of Attorney Act.

B. This Power of Attorney shall automatically terminate and become null and void on my death ~~xxxxx~~, ~~but shall not be affected by any disability or incapacity prior to such date.~~

~~C. This Power of Attorney shall not be affected by lapse of time, but shall automatically terminate and become null and void upon my disability or incapacity.~~

~~D. This Power of Attorney shall automatically terminate and become null and void on ______ (DATE), or upon my disability or incapacity, whichever shall first occur.~~

Signed this 4th day of March, 19 93, in ______ counterparts, each of which shall be considered an original.

Counterpart No. ______

RECORDER'S OFFICE
INDIANA

GRANTOR ESSIE M. SIMS

8907-45-9552
GRANTOR'S SOCIAL SECURITY NUMBER

2701 Harrison Street
Gary, Indiana 46407
GRANTOR'S ADDRESS

STATE OF INDIANA)
) SS:
COUNTY OF Lake)

Before me, the undersigned, a Notary Public in and for said County and State, this 4th day of March, 1993, personally appeared the Grantor named above, and acknowledged the execution of this Power of Attorney to be the voluntary act and deed of the Grantor, 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.

NOTARY PUBLIC Calvin D. Hawkins

My Commission Expires: 12/26/1995 Resident Of: Lake County.

This instrument prepared by Calvin D. Hawkins, Attorney at Law.
P.O. Box M859, Gary, IN 46401

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