

**DURABLE POWER OF ATTORNEY**

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OF

**FILED**

Betty J. Anderson

JUN 29 1993

(GRANTOR)

*Ann N. Antton*  
CLERK LAKE COUNTY

TO

Debbie L. Michael  
(ATTORNEY-IN-FACT)

I hereby nominate, constitute, and appoint Debbie L. Michael, whose address is 2844 Duluth, Highland, Indiana, as my true and lawful attorney-in-fact to do and perform for me and in my name the following:

**(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 deposits into any of such accounts; (c) to sign checks, drafts, receipts, or other documents as may be required in connection with disbursements or withdrawals from or receipt of such accounts; and (d) to have access to and to remove any of my property contained or held in any and all safety deposit boxes in my name either individually or jointly with any other person.

**(2) Vehicles:** To use, hold for lease, sell, maintain, insure, pay taxes upon, license, and re-license any motor vehicle, recreational vehicle, or boat 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, to pay any amount determined due, and to claim, receive, and negotiate any and all refunds due; (b) to prepare, execute, and file on my behalf documents pertaining to real or personal property taxes, assessments, appeals, and applications for exemptions and deductions; and (c) to act on my behalf in tax matters where it may be necessary to negotiate, compromise, or settle tax disputes, including appealing determinations of value assessments and taxes due.

**(4) Conduct of Business Affairs:** (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 things in which I may have an interest; and (c) to pay, discharge, or compromise any of my debts or other obligations; and (d) to manage and operate any on-going business in which I may have an ownership interest, whether it be a sole proprietorship, partnership, corporation, joint venture, or other form of business organization, or to sell, liquidate, dissolve, or otherwise convey and dispose of any such interest.

**(5) Securities Transactions:** (a) To purchase or otherwise acquire, and to sell, redeem, exchange, or otherwise dispose of, any and all securities, including but not limited to stocks, bonds, notes, debentures, and other securities or evidences of indebtedness, all at such prices and upon such terms as my attorney-in-fact may determine; (b) to vote, or not 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 Interests in Real Estate:** To purchase, mortgage, 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 contracts for conditional sale; and

*Sans. Source: PH. 121*



REC'D  
CORNER  
JUN 29 1993

STATE OF INDIANA, S.S.H.O.  
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also to execute and deliver any mortgage, promissory note, deed, sales agreement, lease, contract, affidavits, closing and disclosure statements, or any other documents in such manner and form as may be necessary or required for my attorney-in-fact to transfer or encumber all or any part of my interest in any and all real estate in which I now hold, or may hereafter acquire, an interest.

**(7) Insurance Policies:** To pay premiums upon, cancel, renegotiate, borrow upon, cash in, redeem, pledge, or hypothecate any and all policies of insurance in which I may be an owner and/or an insured, including but not limited to life, liability, fire and casualty, marine, disability, and any other type or kind of policy, all on such terms as my attorney-in-fact may determine.

**(8) Medical and Hospital Consents:** To consent to, or to withhold consent from, any physician, clinic, convalescent facility, nursing home, hospital, or other health care provider regarding any medical, psychiatric, psychological, or therapeutic treatment recommended thereby, including but not limited to any and all types of surgery, therapy, the administration of drugs and medicines, and admission to or withdrawal from any such facility.

**IN FURTHERANCE OF THESE POWERS** I hereby convey to my attorney-in-fact the power and authority to do for me and in my name those things which such attorney-in-fact deems expedient to and necessary to effectuate the intent of this instrument, as fully as I could do personally, **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 pursuant to the terms of this instrument shall be binding upon me and upon my heirs, assigns, legal representatives, and successors-in-interest by any name.

If protective proceedings, such as guardianship or custodianship, for my person and/or my estate shall be commenced, I hereby nominate Debbie L. Michael as Guardian of my person and as Guardian or Conservator of my estate, to serve without bond to the full extent permitted by law.

All banks, savings and loan associations, credit unions, transfer agents, and investment firms, and 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.

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, as may be amended from time-to-time.

Signed this 18th day of May, 1992, in three counterparts, each of which shall be considered an original.

  
Betty J. Anderson, Grantor

Grantor's Social Security Number:

333-32-7931

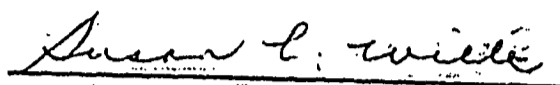
Grantor's Address:

P.O. Box 1155  
Cedar Lake, IN. 46303

STATE OF INDIANA )  
                          ) SS:  
COUNTY OF LAKE )

Before me, the undersigned, a Notary Public in and for said County and State, this 18th day of May, 1992; personally appeared Betty J. Anderson, the Grantor named above, and made her mark on page two of this document.

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

  
Susan C. Wille, Notary Public

My Commission Expires: May 9, 1994  
Resident of Lake County, Indiana



**This instrument prepared by D. Eric Neff, Attorney at Law  
209 South Main Street, Crown Point, Indiana 46307**