

92045325

3

**POWER OF ATTORNEY**

**OF**

**FILED**

**ELMER J. SCHMELTER**

**TO**

13 1993

**JACQUELINE M. SCHMELTER**

*Anna N. Antos*

**Attorney-in-Fact**

STATE OF INDIANA, S.S.M.  
LAKE COUNTY  
FILED FOR RECORDING  
JUL 13 4 25 PM '93  
SARAH E. WILKINSON  
RECORDER

The undersigned hereby nominates, constitutes and appoints **Jacqueline M. Schmelter**, whose address is 109 S. California, Hobart, Indiana 46342, as my true and lawful attorney-in-fact to do and perform for me and in my name the following:

(1) **Banking and Financial Transaction --** (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 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; and (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.

(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

1000  
422

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 commonly known as 109 S. California, Hobart, Indiana located in Lake County, Indiana and legally described as follows, to-wit:

Lot 9 (except the North 40 feet and except the South 40 feet of Lot 9)  
Block 5 in Hobart Park Addition, Lake County, Indiana

**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 of thing lawfully done by my attorney-in-fact under this instrument shall be binding on me and on my heirs, assigns and legal representatives.

If protective proceedings for my person and/or estate shall be commenced, I hereby nominate **Jacqueline M. Schmelter** as Guardian of my person and **Jacqueline M. Schmelter** as Guardian or Conservator, as the case may be, of my estate, to serve without bond to the full extent permitted by law.

The following named banks, savings and loan associations, investment firms, and/or other persons, firms or corporations listed below may rely on this instrument being in effect and unrevoked by me unless I shall have executed a proper instrument of revocation and delivered it or caused it to be delivered, to such person, firm or corporation:


All annuities, mutual funds, savings, checking and certificates held in any corporation, bank, savings and loan or credit unions, including but not limited to the following: NBD Bank and Edward D. Jones & Company (including any and all IRA accounts which I may have).

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.

Signed this 7th day of April, 1993, in three (3) counterparts, each of which shall be considered an original.

Counterpart No. 1

  
\_\_\_\_\_  
ELMER J. SCHMELTER, Grantor  
109 S. California  
Hobart, IN 46342  
Social Security No. 312-05-4087

Each of the witnesses who have executed this document observed and witnessed as Elmer J. Schmelter, after explanation of the content of the power of attorney by the Notary Public, executed his signature by making his mark which is an "X" SO REC

STATE OF INDIANA )  
                                  ) SS:  
COUNTY OF LAKE )

*Pam Owen*  
Pam Owen  
*Mary E. Haynes*  
Mary E. Haynes

Before me, the undersigned, a Notary Public in and for said County and State, this 7th day of April, 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.

REC SO "by making his mark an 'X'"  
IN WITNESS WHEREOF, I have hereunto set my hand and official seal the day and year last above written.

*Richard E. Anderson*  
Richard E. Anderson, Notary Public

My Commission Expires: 10/1/94  
County of Residence: Lake



This instrument prepared by: Richard E. Anderson  
Attorney at Law  
8935 Broadway  
Merrillville, IN 46410

