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FA-11311

RETURN TO:
FIRST AMERICAN TITLE INS. CO.
5265 COMMERCE DR. SUITE 1
CROWN POINT, IN 46307

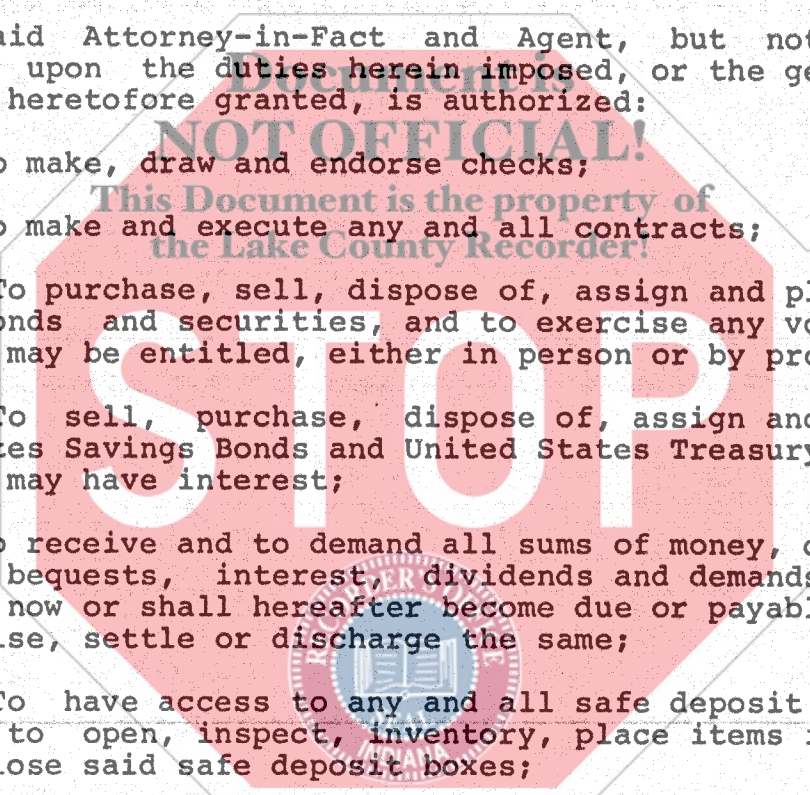
9-1019236 GENERAL DURABLE POWER OF ATTORNEY

I, ETHEL PERSFUL, of Elkhart County, Indiana, being at least eighteen (18) years of age and mentally competent, do hereby constitute and appoint SHARON LEE MARCHESSEAU of Elkhart County, Indiana, my Attorney-in-Fact and Agent, for the purpose of attending to and looking after my affairs and transacting all business in which I may be interested, and with the same powers and legal effect, except as otherwise herein limited, as if all of the acts hereafter performed by her had been performed by me personally.

I. POWERS

My said Attorney-in-Fact and Agent, but not by way of limitation upon the duties herein imposed, or the generality of the powers heretofore granted, is authorized:

- A. To make, draw and endorse checks;
- B. To make and execute any and all contracts;
- C. To purchase, sell, dispose of, assign and pledge notes, stocks, bonds and securities, and to exercise any voting rights to which I may be entitled, either in person or by proxy;
- D. To sell, purchase, dispose of, assign and pledge any United States Savings Bonds and United States Treasury Securities in which I may have interest;
- E. To receive and to demand all sums of money, debts, dues, accounts, bequests, interest, dividends and demands whatsoever which are now or shall hereafter become due or payable to me and to compromise, settle or discharge the same;
- F. To have access to any and all safe deposit boxes in my name and to open, inspect, inventory, place items in or remove from and close said safe deposit boxes;
- G. To bargain for, contract concerning, buy, sell, encumber and in any way and manner, deal with personal property of any kind or nature and to apply or make use of my property for my support and the support of those persons to whom I owe an obligation or support;
- H. To execute instruments to effect the transfer of title to any motor vehicle owned by me;
- I. To maintain, purchase, surrender, acquire, assign, pledge, make claims under, borrow against, partially or fully liquidate and designate beneficiaries, designate insureds and generally deal in all forms of insurance and claims thereon;



STATE OF INDIANA
 LAKE COUNTY
 FILED FOR RECORD
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J. To purchase, sell, mortgage, convey and lease any interest in real estate, wherever located, of which I may be owner now or hereafter;

K. To represent me in all matters relating to taxation, whether by any local, state or federal government; to receive, endorse or cash refund checks and confidential information; to prepare, sign and file any documents or forms that may be required in these matters, including state and federal tax returns, including but not limited to Individual Income Tax Forms 1040 and IT-40; and to purchase United States government bonds eligible for redemption at par for the purpose of applying the proceeds in payment of federal estate taxes;

L. To add, at any time or times, any or all of the property owned by me to any trust in existence for my benefit when this power was created, provided that the income and principal of the trust shall either be distributable to me or to the guardian of my estate or be applied for my benefit during my lifetime;

M. To withdraw and receive the income or corpus of any trust over which I may have a right of withdrawal, and to request and receive the income or corpus of any trust with respect to which the Trustee thereof has the discretionary power to make distributions to or on my behalf, and to execute a receipt and release or such similar document for the property so received;

N. To release or disclaim on my behalf any interest in property acquired by intestate, testate or inter vivos transfer, including exercising or surrendering any right to revoke a revocable trust;

O. To renounce any fiduciary position to which I have been or may be appointed, including, but not limited to, personal representative, trustee, guardian and attorney-in-fact, to resign such positions in which capacity I am presently serving, and to settle on a receipt and release or other informal method as my attorney-in-fact deems advisable;

P. To take any action necessary to complete a transfer or conveyance in gift to persons or entities other than the attorney-in-fact, her estate, her creditors, creditors of her estate or to any person, or creditors of any person, or creditors of the estate of any person, whom the attorney-in-fact is obligated to support, and I hereby ratify and confirm all that my attorney-in-fact shall do by virtue hereof;

Q. To exercise all powers set forth in Indiana Code Section 30-5-5-2 through 30-5-5-19;

R. Reproductions of this executed original (with reproduced signatures and certificate of acknowledgement) shall be deemed to be original counterparts of this Power of Attorney; and

S. This Power of Attorney shall become effective in the event my personal physician shall certify in writing to my Attorney-in-Fact that I have become incapacitated.

THIS POWER OF ATTORNEY SHALL NOT BE AFFECTED BY MY SUBSEQUENT DISABILITY OR INCAPACITY.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 20th day of April, 1993.

Ethel Persful

Ethel Persful

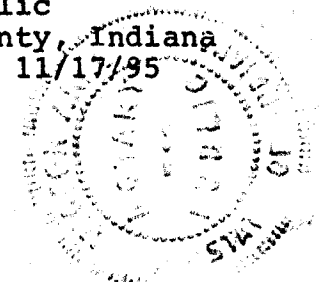
STATE OF INDIANA)

COUNTY OF ELKHART)

Document is NOT OFFICIAL!

Before me, a Notary Public in and for said County and State, this 20th day of April, 1993, personally appeared ETHEL PERSFUL and acknowledged the execution of the above and foregoing General Durable Power of Attorney. WITNESS my hand and Notarial Seal.

Victor Arko
Victor Arko, Notary Public
Residing in Elkhart County, Indiana
My Commission Expires: 11/17/95



This instrument prepared by
VICTOR ARKO
Attorney at Law
303 South Third Street
Elkhart, Indiana 46516

Legal Description: Lot 3, Block 2, Villa Shores Fourth Addition to Hobart, as per plat thereof, recorded in Plat Book 29, page 13 in the Office of the Recorder of Lake County, Indiana.

Key # 18-231-3 Unit 27