

POWER OF ATTORNEY

OF

94021174

HELEN C. HORVAT

TO

ALBERT J. HORVAT

MAR 22 8 35 AM  
RECORDED

STATE OF INDIANA  
CLERK OF SUPERIOR COURT  
LAKES COUNTY

The undersigned hereby nominates, constitutes and appoints Albert J. Horvat, SSN: 314-24-4204, whose address is 5123 Indiana Place, Gary, In. 46409, 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 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: NONE.

(2) 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.

(3) 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.

(4) 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.

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(5) 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:

The South 14 1/2 of Lot 4 and all of Lot 5, Block 7 in the Great Gary Realty Company's First Addition to Gary as per plat thereof, recorded in Plat Book 11, page 8, in the Office of the Recorder of Lake County, Indiana bearing tax key number 43-351-5 (tax unit 25) and all other real estate in which I now hold, or may hereafter acquire, an interest.

(6) Other powers specifically designated: My attorney-in fact is appointed as my health-care representative who is authorized to act for me in all matters of health care.

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.

If protective proceedings for my person and/or estate shall be commenced, I hereby nominate Albert J. Horvat as Guardian of my person and Albert J. Horvat 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 bank, savings and loan association, investment firm, 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 cause it to be delivered, to such person, firm or corporation:

<u>Holding Institution</u>	<u>Type of Account</u>
Bank One, Merrillville, NA	Savings # 7221688

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 cause it to be recorded, in the Office of the Recorder of Lake County, State of Indiana.

This Power of Attorney shall not be effected 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.

Signed this 16 day of March, 1994, in two (2) counterparts, each of which shall be considered an original.

Counterpart No. ONE

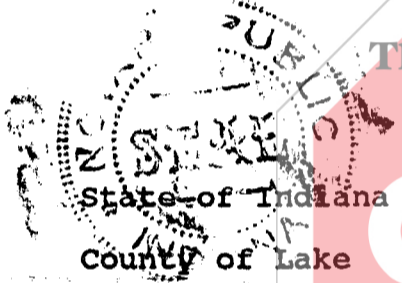
*Helen C. Horvat*

Helen C. Horvat, GRANTOR  
SSN: 304-58-7990

GRANTOR'S SOCIAL SECURITY NO.

Document is  
**NOT OFFICIAL!**

This Document is the property of  
the Lake County Recorder!



State of Indiana )  
County of Lake )

SS:

**STOP**

Before me, the undersigned, a Notary Public in and for said County and State, this 16 day of March, 1994, 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.

My Commission Expires:  
July 9, 1995  
Resident of Lake County

*Kaliopé Domoras*  
Kaliopé Domoras  
NOTARY PUBLIC

THIS INSTRUMENT PREPARED BY: Donald L. Gray  
Attorney at Law  
1244-119th Street  
Whiting, Indiana 46394  
Tel. (219) 659-1125

