THIS FORM HAS BEEN APPROVED BY THE INDIANA STATE BAR ASSOCIATION FOR USE BY LAWYERS ONLY. THE SELECTION OF A FORM OF INSTRUMENT, FILLING IN BLANK SPACES, STRIKING OUT PROVISIONS AND INSERTION OF SPECIAL CLAUSES, CONSTITUTES THE PRACTICE OF LAW AND MAY ONLY BE DONE BY A LAWYER.

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POWER OF ATTORNEY

94025904

OF

RUTH M. SPENCER (GRANTOR)		·	-
то			
MARLENE SMITH	ý	3	STA
(ATTORNEY-IN-FACT)	20:		<u>———</u> —————————————————————————————————
The undersigned hereby nominates, constitutes and appoints Marlene Smith	<u> </u>		
whose address is 935 Ames Street, Hammond, Indiana 46320	<u> </u>	3	11.2
as my true and lawful attorney-in-fact to do and perform for me and in my name the following:	ဆ်	5	9 5
[Strike any paragraph not applicable]	=	¥	3

(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 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; modely to the accounts as may be required in connection with disbursement or withdrawal from or receipt of such accounts; modely to the accounts as may be required in connection with disbursement or withdrawal from or receipt of such accounts; modely to the accounts as may be required in connection with disbursement or withdrawal from or receipt of such accounts; modely to the accounts as may be required in connection with disbursement or withdrawal from or receipt of such accounts; modely to the accounts as may be required in connection with disbursement or withdrawal from or receipt of such accounts; modely to the accounts as may be required in connection with disbursement or withdrawal from or receipt of such accounts; modely to the accounts and to the accounts accounts and to the accounts are accounts.

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 make all or my interest in the following described real estate: **Scribe(**sor**b)**k

(b) Only the real estate commonly known as 930 Merrill

Hammond Indiana located in Lake Market Authority Configurity.

Indiana and legally described as follows, to-wit:

Lot 9 in Block 2 in Bunnell's First Addition to Hammond, as per plat thereof, recorded in Plat Book 13 page 23, in the Office of the Recorder of Lake County, Indiana.

1341-A

in my name those things which as fully as I could do person also to revoke the powers given Any act or thing lawful heirs, assigns and legal represed if protective proceedings MARLENE SMITH MARLENE SMITH as the case may be, of my estal The following named bar	nally for myself, reserving uen in this instrument. ly done by my attorney-in-fentatives. for my person and/or estate ate, to serve without bond to the servings and loan association.	dient to and necessary to e nto myself, however, the p fact under this instrument shall be commenced, I here the full extent permitted by ons; investment firms, and/	shall be binding on by nominate as Guardian(x) or law.	this instrument, own behalf and me and on my from person and r Conservator(s), s or corporations
listed below may rely on the instrument of revocation and Holding I	delivered it, or caused it to be			
Any and	all	Any and all		
All other persons, firms and and unrevoked by me unless be recorded, in the Office of the	I shall have executed a pro-	oper instrument of revoca	tion and recorded it,	
SELECT ONLY ONE OF TEA. This Power of Attoit being my intention that	HE FOLLOWING PROVISION SHALL NOT BE affected but this instrument constitute a	ONS BY STRIKING ALL y my subsequent disability durable power of attorney	INAPPLICABLE PR or incapacity, nor by under the Indiana U	y lapse of time, niform Durable
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Signed this11th		, 19 93 x	KKKXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX	NX N
ххххххххойхимирэ	xxxx	RITH M. STANDOR RUTH M. STANDORS SOCIAL SECURITY NU.	SPENCER	
		930 Merrill Hammond, Indian GRANTOR'S ADDRESS		-
STATE OF INDIANA COUNTY OF LAKE) 1 SS:)			
	ed, a Notary Public in and fo			day of
Power of Attorney to be the v	23, personally appeared the oluntary act and deed of the OE I have hereunto set my harmonic set my harmoni	Grantor, for the uses and p	ourposes therein stated	
	`	Wendy &	Yensley	· vigalación de la el
My Commission Expires OM	PARE C <mark>OUNTYGGVBA</mark>	Resident Of:	Jasper	County.
SE This instrument prepared by	S MA SI WWW 46.	nue, East Chicago,		Attorney at Law.