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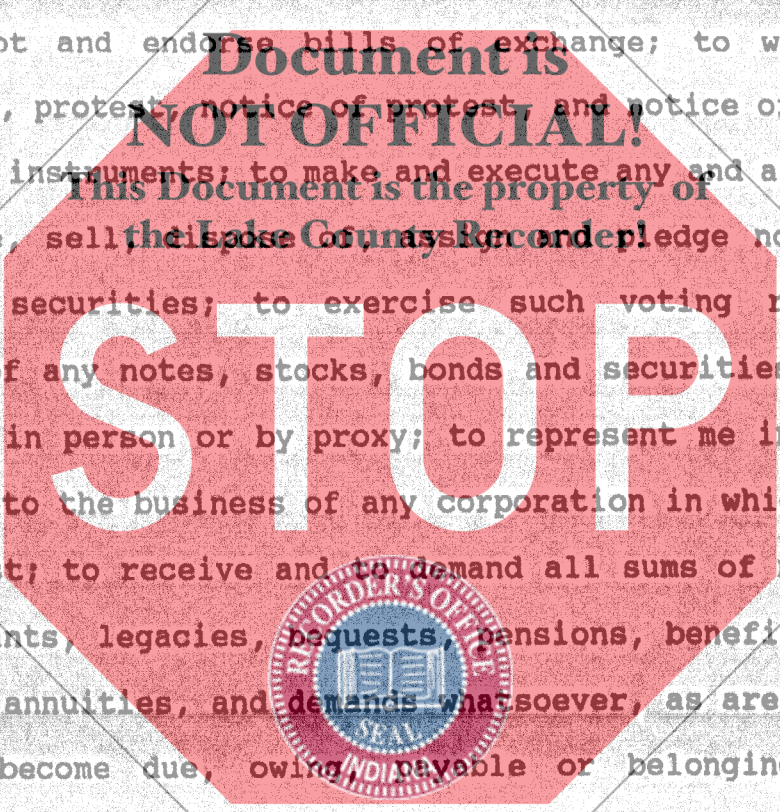
SEP 22 1995

POWER OF ATTORNEY
MARGARETTE CLEVELAND
RECORDER

SAM ORLICH
AUDITOR LAKE COUNTY

KNOW ALL MEN BY THESE PRESENTS:

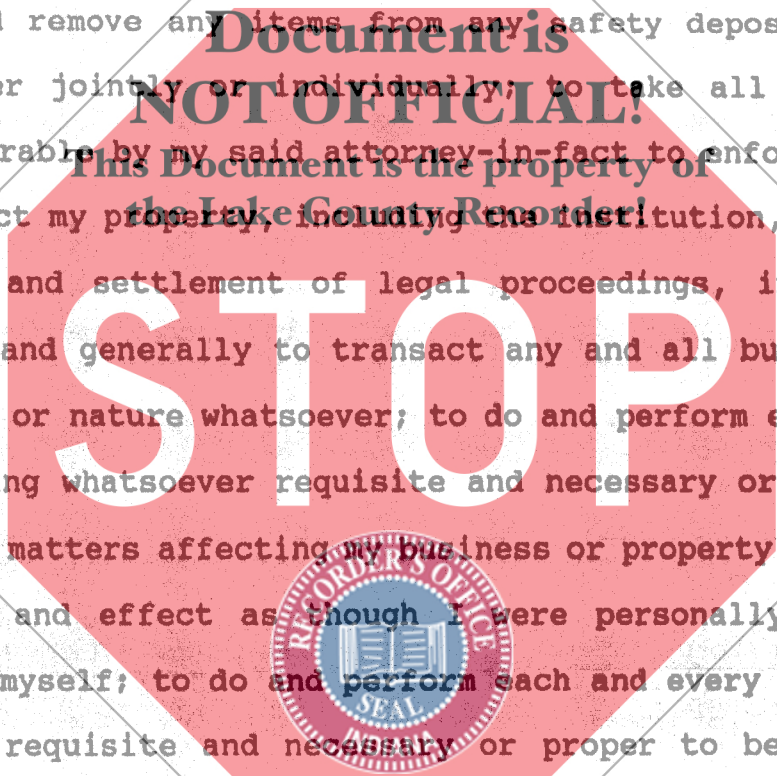
That I, CARL R. CREMEENS, of 12804 Bell Street, Cedar Lake, Indiana, 46303 do hereby make, constitute and appoint my daughter, SANDRA I. REEVES of 12804 Bell Street, Cedar Lake, Indiana, 46303 my true and lawful attorney-in-fact, for me and in my name, place and stead to make and endorse promissory notes; to draw, accept and endorse bills of exchange; to waive demand, presentment, protest, notice of protest, and notice of non-payment of all such instruments; to make and execute any and all contracts; to purchase, sell, lease, convey, mortgage, pledge notes, stocks, bonds and securities; to exercise such voting rights as my ownership of any notes, stocks, bonds and securities may entitle me, either in person or by proxy; to represent me in all matters pertaining to the business of any corporation in which I may have any interest; to receive and to demand all sums of money, debts, dues, accounts, legacies, bequests, pensions, benefits, interest, dividends, annuities, and demands whatsoever, as are now or shall hereafter become due, owing, payable or belonging to me; to compromise the same; to make acquittances or other sufficient discharges for the same; to bargain for, contract concerning, buy, sell, mortgage, hypothecate, and in any and every way and manner deal in and with personal property; to execute instruments necessary for the transfer of personal property of any kind or nature whatsoever; to execute instruments to effect the transfer



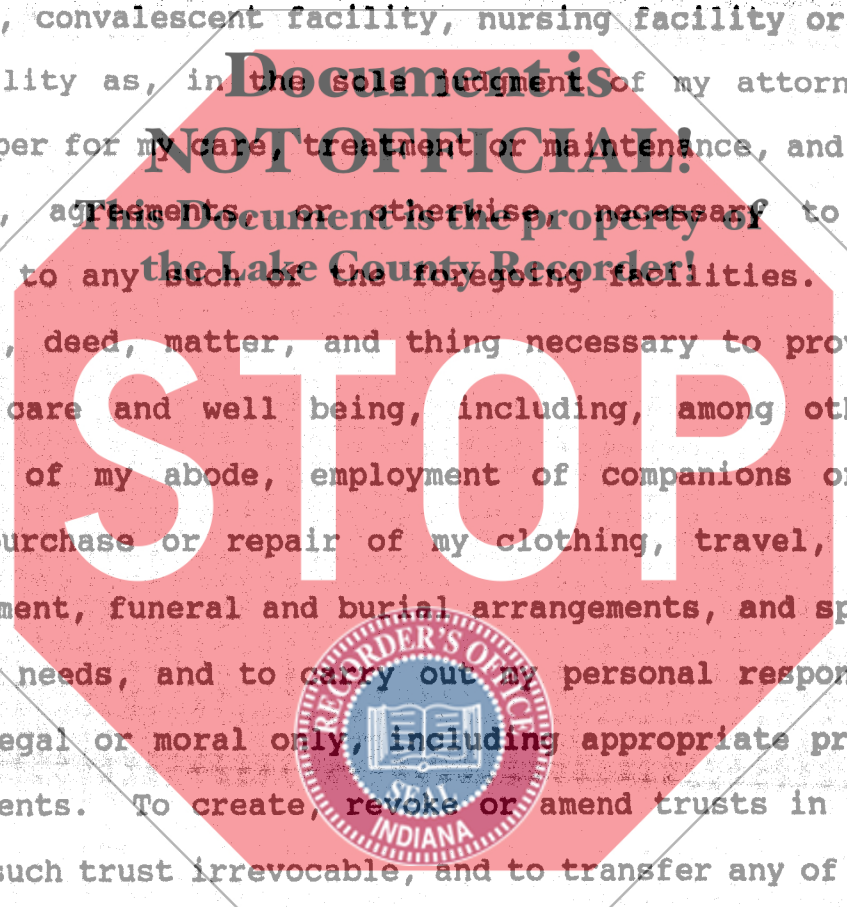
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of title to any motor vehicle owned by me; to purchase, sell, mortgage, convey and lease any interest in real estate, wherever located, of which I may be the owner now or hereafter; to execute and file all tax returns of any kind or nature whatsoever, whether the same be required by the United States of America, any political subdivision thereof or any foreign government, and to pay such taxes; to examine and request copies of any tax returns heretofore or hereafter filed by me or for and in my behalf; to enter into, examine and remove any items from any safety deposit box in my name, either jointly or individually; to take all lawful means deemed desirable by my said attorney-in-fact to enforce my rights or to protect my property, including the institution, prosecution, compromise and settlement of legal proceedings, in my name or otherwise; and generally to transact any and all business for me of any kind or nature whatsoever; to do and perform each and every act and thing whatsoever requisite and necessary or proper to be done in all matters affecting my business or property, and with the same force and effect as though I were personally present and acting for myself; to do and perform each and every act and thing whatsoever requisite and necessary or proper to be done in all matters affecting my health and general welfare, as well as to make any and all decisions necessary to provide for any form of medical treatment for my health and general welfare, including herewith all the power to act for me, as my health care representative, as is granted in the Indiana Code, with the same force and effect as though I were personally present and acting for myself; and I



hereby ratify and confirm all that my said attorney-in-fact shall do by virtue hereof. To consent to such medical examination, medical procedures and medical treatment as, in the sole judgment of my attorney-in-fact, appears beneficial to me and to withhold consent to any medical examination, medical procedures or medical treatment which, in the sole judgment of my attorney-in-fact, is not beneficial to me. To consent to my admission to any hospital, infirmary, convalescent facility, nursing facility or other type care facility as, in the sole judgment of my attorney-in-fact, seems proper for my care, treatment or maintenance, and to sign any contracts, agreements, or otherwise necessary to effect my admission to any such of the foregoing facilities. To perform every act, deed, matter, and thing necessary to provide for my personal care and well being, including, among other things, selection of my abode, employment of companions or practical nurses, purchase or repair of my clothing, travel, recreation, entertainment, funeral and burial arrangements, and spiritual and religious needs, and to carry out my personal responsibilities, whether legal or moral only, including appropriate provision for my dependents. To create, revoke or amend trusts in my name, to make any such trust irrevocable, and to transfer any of my property to the Trustee for administration and disposition in accordance with the provisions of such a Trust or the provisions of any Trust that I may establish. To designate or elect that the income and/or principal of such a trust or any trust that I may establish, may be distributed to any one or more persons other than myself. To



create, revoke, or amend any estate plan in my name and to transfer any of my property in order to carry out such estate plan, whether created by me or by my attorney-in-fact, whether such transfer is made to full value, or for less than full value. To renounce and disclaim any property or interest in property or powers to which for any reason and by any means I may become entitled, whether by gift, testate or intestate succession; to release or abandon any property or interest in property or powers which I may now or hereafter own, including any interests in or rights over trusts (including the right to alter, amend, revoke or terminate) and to exercise any right to claim an elective share in any Estate or under any Will. In exercising such powers, my attorney-in-fact may take into account such matters as shall include but shall not be limited to any reduction in estate or inheritance taxes on my Estate, and the effect of such renunciation or disclaimer upon persons interested in my Estate and persons who would receive the renounced or disclaimed property; provided, however, that any attorney-in-fact shall make no disclaimer that is expressly prohibited by other provisions of this instrument.

To the extent I am permitted by law to do so, I herewith nominate, constitute and appoint my attorney-in-fact to serve as my guardian, conservator and/or in any similar representative capacity, and if I am not permitted by law to so nominate, constitute and appoint, then I request in the strongest possible terms that any Court of competent jurisdiction, which may receive and be asked to act upon a Petition by any person to appoint a

guardian, conservator or similar representative for me, give the greatest possible weight to this request.

In the event of the death, disappearance, disability, or resignation of my first named attorney-in-fact, the appointment of my alternate attorney-in-fact shall become absolute the same as if the first named attorney-in-fact had not been appointed. The disappearance of my first named attorney-in-fact may be established by the affidavit of my alternate attorney-in-fact. The disability of my first named attorney-in-fact may be established by the certificate of a qualified physician stating that the first named attorney-in-fact is unable to manage his/her own affairs. Any person dealing with my alternate attorney-in-fact shall be fully protected and free from liability for any payment, application, or accumulation made or other action taken in reliance upon such an affidavit of disappearance or such a certificate of disability. The authority of my alternate attorney-in-fact shall continue and be exclusive even if the first named attorney-in-fact shall reappear after a disappearance or recover after a disability.

This Power of Attorney shall not be affected by my subsequent disability or incapacity, or lapse of time. If proceedings are ever begun for the appointment of a guardian, conservator, or like representative for my person or estate, it is my preference that whoever may then be serving or eligible to serve

as my attorney-in-fact under this Power of Attorney be appointed to that office.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 14 day of April, 1995.

Carl R. Cremeens
CARL R. CREMEENS

STATE OF INDIANA)

COUNTY OF LAKE)

SS:

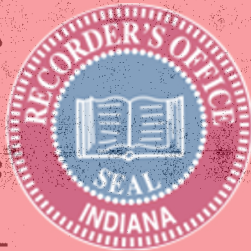
Document is NOT OFFICIAL!
This Document is the property of the Lake County Recorder!

Before me, a Notary Public, in and for said County and State, personally appeared, CARL R. CREMEENS and acknowledged the execution of the foregoing General Power of Attorney. I also certify that I am of legal age and that I witnessed the appointment by the Grantor of the attorney-in-fact as the Grantor's health care representative as authorized by the Indiana Code.

Witness my hand and Notarial Seal this 14 day of April, 1995.

My Commission Expires:

1-4-98



Forrest Richard Seabloom
Notary Public, A Resident of LAKE County, Indiana.

FORREST R. SEABLOOM
219-374-7291
13236 COLFAX
CEDAR LAKE, INDIANA 46303

CARL and ILTA CREMEENS

1. CARL R. CREMEENS and ILTA T. CREMEENS, joint tenants with rights of survivorship

THAT PORTION OF SECTION 16, TOWNSHIP 10, SOUTH, RANGE 28 EAST, ST. JOHNS COUNTY, FLORIDA, DESCRIBED AS FOLLOWS: COMMENCE AT THE NORTHEAST CORNER OF SECTION 9 OF SAID TOWNSHIP 10 SOUTH, RANGE 28 EAST; THENCE RUN $589^{\circ}-04'-01''$ W, ALONG THE NORTH LINE OF SAID SECTION 9, 1996.02 FEET; THENCE RUN DUE SOUTH, 9427.49 FEET TO THE POINT OF BEGINNING OF THE HEREINAFTER DESCRIBED PARCEL OF LAND; THENCE RUN DUE SOUTH 165.00 FEET; THENCE RUN DUE EAST, 330.00 FEET; THENCE RUN DUE NORTH, 165.00 FEET; THENCE RUN DUE WEST, 330.00 FEET TO THE POINT OF BEGINNING. LESS THE WEST 30 FEET FOR ROAD UTILITY AND DRAINAGE PURPOSES. ALSO DESCRIBED AS TRACT 1741 OF UNIT II OF THE UNRECORDED PLAT OF FLAGLER ESTATES.

2. CARL CREMEENS and ILTA CREMEENS

LOTS FOUR AND FIVE IN BLOCK FIVE AS MARKED AND LAID DOWN ON THE RECORDED PLAT OF HIGHGROVE, CEDAR LAKE, LAKE COUNTY, INDIANA.

3. CARL CREMEENS and ILTA CREMEENS, husband and wife

LOTS 24 TO 27, BOTH INCLUSIVE, BLOCK 5, HIGHGROVE, CEDAR LAKE, AS SHOWN IN PLAT BOOK 15, PAGE 21, IN LAKE COUNTY, INDIANA.

4. ELTA CREMEENS

THE NORTH ONE-QUARTER OF LOT 13, BLOCK 1, UNIT ONE, GRAND CANYON ESTATES, ACCORDING TO THE PLAT RECORDED IN CASE TWO OF MAPS AT PAGES 2-5, RECORDS OF COCONINO COUNTY, ARIZONA, CONSISTING OF ONE ONE-QUARTER ACRE.

5. CARL R. CREMEENS

TRACT SIXTY-THREE (63), A PORTION OF SECTION THIRTY-TWO (32), BLOCK SIXTY-NINE (69), TOWNSHIP NINE (9) TEXAS AND PACIFIC RAILWAY SURVEYS, HUDSPETH COUNTY, TEXAS.

6. CARL CREMEENS and ELTA CREMEENS, joint tenants with right of survivorship

ALL OF LOTS 14, BLOCK 320, LEISURE LAKES SECTION 10 ACCORDING TO THE PLAT THEREOF AS RECORDED IN PLAT BOOK 7, PAGE 16 OF THE PUBLIC RECORDS OF HIGHLANDS COUNTY, FLORIDA.

7. CARL CREMEENS and T. ILTA CREMEENS, as tenants by the entireties

THE EAST HALF OF LOT 6 AND ALL OF LOT 23, IN BLOCK 5, AS MARKED AND LAID DOWN ON THE RECORDED PLAT OF HIGHGROVE, CEDAR LAKE, LAKE COUNTY, INDIANA, A SAMUEL C. BARTLETT SUBDIVISION OF THE WEST 23 ACRES OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 23, TOWNSHIP 34 NORTH, RANGE 9 WEST OF THE SECOND P.M. (EXCEPT 5 ACRES OFF THE NORTH END THEREOF) CONTAINING 18 ACRES, MORE OR LESS, IN LAKE COUNTY, INDIANA, AS THE SAME APPEARS OF RECORD IN PLAT BOOK 15, PAGE 21, IN THE RECORDER'S OFFICE OF LAKE COUNTY, INDIANA.

8. CARL CREMEENS and DALE CREMEENS, with rights of survivorship

THE EAST HALF OF LOT 22 IN BLOCK 5 IN HIGHGROVE SUBDIVISION, CEDAR LAKE, INDIANA, AS PER PLAT THEREOF, RECORDED IN PLAT BOOK 15, PAGE 21, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA.

9. CARL CREMEENS and T. ILTA CREMEENS

LOT NO. ONE AND THE NORTH HALF OF LOT NO. TWO IN BLOCK NO. FIVE, AS MARKED AND LAID DOWN ON THE RECORDED PLAT OF HIGHGROVE, CEDAR LAKE, LAKE COUNTY, INDIANA, A SAMUEL C. BARTLETT SUBDIVISION OF THE WEST 23 ACRES OF THE SOUTHWEST QUARTER OF THE NORTHEAST QUARTER OF SECTION 23, TOWNSHIP 34 NORTH, RANGE 9 WEST OF THE SECOND P.M. (EXCEPT 5 ACRES OFF THE NORTH END THEREOF) CONTAINING 18 ACRES, MORE OR LESS, IN LAKE COUNTY, INDIANA, AS THE SAME APPEARS OF RECORD IN PLAT BOOK 15, PAGE 21, IN THE RECORDER'S OFFICE OF LAKE COUNTY, INDIANA.

