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MARGARETTE CLEVELAND
RECORDER

**DURABLE POWER OF ATTORNEY
AND NOMINATION OF CONSERVATOR**

WARNING TO PERSON EXECUTING THIS DOCUMENT:

THIS IS AN IMPORTANT LEGAL DOCUMENT, IT CREATES A DURABLE POWER OF ATTORNEY. BEFORE EXECUTING THIS DOCUMENT, YOU SHOULD KNOW THESE IMPORTANT FACTS.

1. THIS DOCUMENT MAY PROVIDE THE PERSON YOU DESIGNATE AS YOUR ATTORNEY IN FACT WITH POWERS TO DISPOSE, SELL, CONVEY, AND ENCUMBER YOUR REAL AND PERSONAL PROPERTY.

2. THESE POWERS WILL EXIST FOR AN INDEFINITE PERIOD OF TIME. THESE POWERS WILL CONTINUE TO EXIST NOTWITHSTANDING YOUR SUBSEQUENT DISABILITY OR INCAPACITY.

3. YOU HAVE THE RIGHT TO REVOKE OR TERMINATE THIS DURABLE POWER OF ATTORNEY AT ANY TIME.

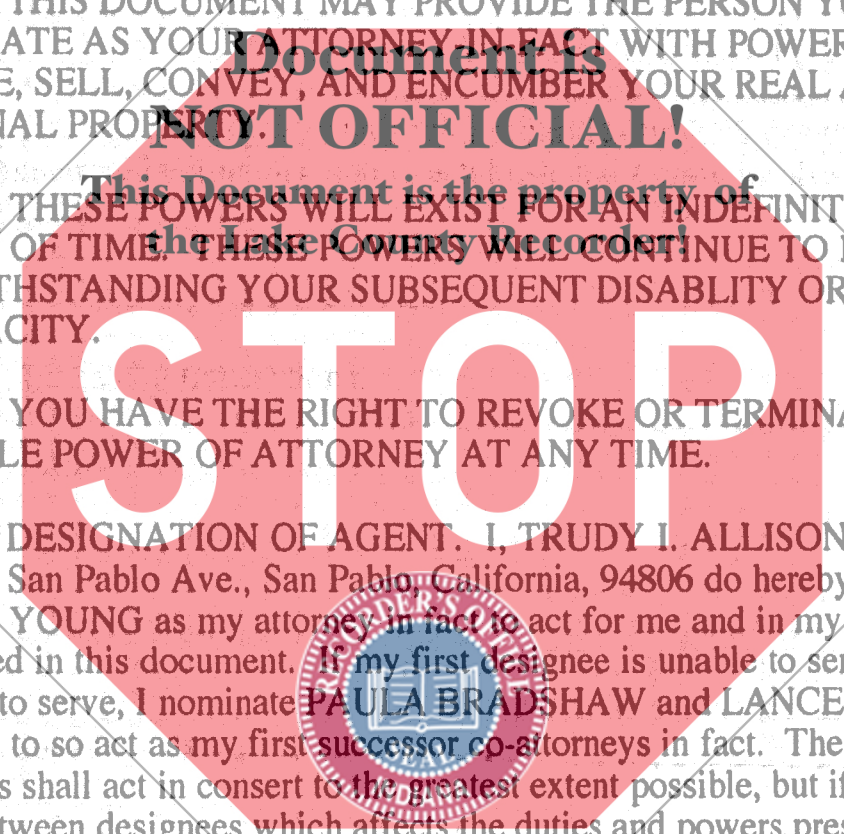
I. DESIGNATION OF AGENT. I, TRUDY I. ALLISON, residing at 13956 San Pablo Ave., San Pablo, California, 94806 do hereby appoint LOUISE YOUNG as my attorney in fact to act for me and in my name as authorized in this document. If my first designee is unable to serve or declines to serve, I nominate PAULA BRADSHAW and LANCE C. YOUNG to so act as my first successor co-attorneys in fact. These designees shall act in concert to the greatest extent possible, but if a dispute arises between designees which affects the duties and powers prescribed by this designation, then the designees shall obtain a third neutral party in arbitration of such dispute/s. Such arbitration does not preclude either designee, after such arbitration, from seeking any remedies available at law.

II. STATEMENT OF AUTHORITY GRANTED. Subject to any limitations in this document, I hereby grant to my agent full power and authority to act for me and in my name in any way which I myself could act, if I were personally present and able to act, with respect to the

Chicago Title Insurance Company

Lots 24 and 25, Block 15, Ridgewood Addition to Griffith, as shown in Plat Book 2, page 80, in Lake County, Indiana.

Key 26. 152.26



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following matters as each of them is defined and construed by the laws of the State of California:

- (1) To dispose, sell, lease, convey, and encumber any and all real property in which I may have an interest.
- (2) Tangible personal property transactions.
- (3) To purchase, sell, invest, reinvest and generally deal with all stocks, bonds, debentures, warrants, partnership interests, rights, and securities owned by the principal.
- (4) To deposit in and draw on any checking, savings, agency, or other accounts which the principal may have in any banks, financial institutions, and any accounts with securities brokers or other commercial institutions, and to establish and terminate all such accounts. **This Document is the property of the Lake County Recorder!**
- (5) Business operating transactions.
- (6) Insurance transactions.
- (7) Retirement plan transactions.
- (8) Estate transactions, including the creation of trusts.
- (9) Claims and litigation including the right to commence enforcement proceedings, at the principal's expense, against any bank, financial institution, or other person or entity that fails or refuses to honor this durable power of attorney.
- (10) To prepare and file all income and other federal and state tax returns which the principal is required to file; to sign principal's name on all tax returns; to hire preparers and advisors and pay for their services; and to do whatever is necessary to protect the principal's assets from assessments for income taxes and other taxes. The agent is specifically authorized to receive confidential information; to receive checks in payment of any refund of taxes penalties, or interest; to execute waivers of restrictions on assessment or collection of tax deficiencies and waivers of notice of disallowance of claims for credit or refund.
- (11) Personal relationships and affairs.

(12) Benefits from military service.

(13) Records, reports and statements.

(14) To make gifts on the principal's behalf and to remove the principal's assets from any grantor trust of which the principal is a grantor.

(14) Full and unqualified authority to my agent to delegate any or all of the foregoing powers to any person or persons whom my agent shall select.

(15) To have access to all safe deposit boxes in the principal's name or to which the principal is an authorized signatory; to add or remove contents of all such safe deposit boxes; and to terminate contracts for all such safe deposit boxes.

(16) All other matters.

III. DURATION. This power of attorney shall become effective immediately on execution and will continue indefinitely until specifically revoked or terminated by death, even if the principal later becomes incapacitated.

IV. NOMINATION OF CONSERVATOR OF ESTATE. If a conservator of the estate is to be appointed for me, I nominate LOUISE YOUNG to serve as my conservator. If LOUISE YOUNG is unable to serve or declines to serve as the conservator of my estate, I nominate PAULA BRADSHAW and LANCE C. YOUNG to so act as my first alternate co-conservators.

DATE AND SIGNATURE OF PRINCIPAL

I sign my name to this Power of Attorney on this 26th day of July, 1995, at SAN PABLO, California.

Trudy I Allison
TRUDY I. ALLISON

ACKNOWLEDGEMENT OF NOTARY PUBLIC

STATE OF CALIFORNIA

SS.

COUNTY OF CONTRA COSTA

On July 26th 1995 before me, Mitchell Newman
Notary Public for this State, personally appeared TRUDY I. ALLISON,
personally known to me (or proved on the basis of satisfactory evidence) to
be the person whose name is subscribed to the within instrument and
acknowledged to me that she executed the same in her authorized capacity,
and that by her signature on the instrument the person, or the entity upon
behalf of which the person acted, executed the instrument.

WITNESS my hand and official seal, **This Document is the property of the Lake County Recorder!**

Mitchell Newman
Notary Public

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