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**GENERAL DURABLE POWER OF ATTORNEY**  
MARSHALLE GREENLAND  
RECORDER

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Chicago Title Insurance Company

By this General Durable Power of Attorney, I name an attorney-in-fact with power to act on my behalf pursuant to Indiana Code (I.C.) 30-5, as it exists now and is amended in the future.

I, **JAMES GARZA**, of Lake County, State of Indiana, being at least eighteen (18) years of age and mentally competent, do hereby designate **CARROLL JUNIOR LEWIS**, of Lake County, State of Indiana, my true and lawful attorney-in fact.

Alternatively, in the event **CARROLL JUNIOR LEWIS** fails to serve, or ceases to serve, as my attorney-in-fact I do hereby designate **VIRGINIA JEAN BROWN**, of Lake County, State of Indiana, my true and lawful successor attorney-in-fact.

**FILED**

FEB 20 1996

1. **POWERS:**

I give to my above-named attorney-in-fact, **SAM GRONOW**, and any successor attorney-in-fact, the powers specified in this instrument to be used on my behalf, provided, however, that my attorney-in-fact shall not have any power which would cause my attorney-in-fact to be treated as the owner of any interest in my property (including, but not limited to, retained interests in property given to me by the attorney-in-fact ) and which would cause that property to be taxed as owned by the attorney-in-fact, as applicable.

- (a) **REAL PROPERTY.** Authority with respect to real property transactions pursuant to I.C. 30-5-5-2 (NOTE: IF THIS PROVISION IS APPLICABLE, THIS INSTRUMENT MUST BE RECORDED).
- (b) **TANGIBLE PERSONAL PROPERTY.** Authority with respect to tangible personal property transactions pursuant to I.C. 30-5-5-3.
- (c) **BOND, SHARE AND COMMODITY.** Authority with respect to bond, share, and commodity transactions pursuant to I.C. 30-5-5-4.
- (d) **BANKING.** Authority with respect to banking transactions pursuant to I.C. 30-5-5-5, including, but not limited to, the authority to have access to any and all safe deposit boxes in my name, and to open, inspect, inventory, place items in or remove items from, and close said safety deposit boxes.
- (e) **BUSINESS.** Authority with respect to business operating transactions pursuant to I.C. 30-5-5-6.
- (f) **INSURANCE.** Authority with respect to insurance transactions pursuant to I.C. 30-5-5-7 provided that references in I.C. 30-5-5-7(a)(2) and (3) to "section 8" are changed to "section 9".

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- (g) **BENEFICIARY.** Authority with respect to beneficiary transactions pursuant to I.C. 30-5-5-8.
- (h) **GIFTS.** Authority with respect to gift transactions pursuant to I.C. 30-5-5-9.
- (i) **FIDUCIARY.** Authority with respect to fiduciary transactions pursuant to I.C. 30-5-5-10.
- (j) **CLAIMS AND LITIGATION.** Authority with respect to claims and litigation pursuant to I.C. 30-5-5-11.
- (k) **FAMILY MAINTENANCE.** Authority with respect to family maintenance pursuant to I.C. 30-5-5-12.
- (l) **MILITARY SERVICE.** Authority with respect to benefits from military service pursuant to I.C. 30-5-5-13.
- (m) **RECORDS, REPORTS, AND STATEMENTS.** Authority with respect to records, reports, and statements pursuant to I.C. 30-5-5-14, including, but not limited to, the power to execute on my behalf any specific power of attorney required by any taxing authority to allow my attorney-in-fact to act on my behalf before that taxing authority on any return or issue.
- (n) **ESTATE TRANSACTIONS.** Authority with respect to estate transactions pursuant to I.C. 30-5-5-15.
- (o) **DELEGATING AUTHORITY.** Authority with respect to delegating authority in writing to one (1) or more persons as to any or all powers given to the attorney-in-fact by this General Durable Power of Attorney document, pursuant to I.C. 30-5-5-18.
- (p) **ALL OTHER MATTERS.** Authority with respect to all other possible matters and affairs affecting property owned by me pursuant to I.C. 30-5-5-19.

I hereby ratify and confirm all that my attorney-in-fact shall do by virtue of the above powers.

2. **EFFECTIVE DATE:**

This Power of Attorney shall become effective on the 24 day of FEBRUARY, 1994, and shall not be affected by my subsequent disability or incapacity.

3. **TERMINATION:**

I hereby reserve the right of revocation; however, this Power of Attorney shall continue in full force and effect until I have signed a written instrument of revocation identifying this Power of Attorney and recorded the same in the Recorder's Office of the

County of my domicile; provided, however, that if this Power of Attorney was recorded, then the instrument of revocation must be recorded in the same Recorder's Office as this Power of Attorney was recorded (which, if different from the Recorder's Office of the County of my domicile, will require recording of the instrument of revocation in the Recorder's Office of the county of my domicile and the Recorder's Office where this Power of Attorney was recorded) and must reference the book and page or instrument number where this Power of Attorney is recorded.

FURTHER, I AGREE TO INDEMNIFY AND HOLD HARMLESS ANY PERSON WHO, IN GOOD FAITH, ACTS UNDER THIS POWER OF ATTORNEY OR TRANSACTS BUSINESS WITH MY ATTORNEY-IN-FACT IN RELIANCE UPON THIS POWER, WITHOUT ACTUAL KNOWLEDGE OF ITS REVOCATION.

**4. AUTHORITY OF SUCCESSOR ATTORNEY-IN-FACT:**

- (a) Any attorney-in-fact hereunder shall be considered to fail to serve, or cease to serve, when:
- (1) the attorney-in-fact dies;
  - (2) the attorney-in-fact resigns;
  - (3) the attorney-in-fact is adjudged incapacitated by a court;
  - (4) the attorney-in-fact cannot be located upon reasonable inquiry;
  - (5) the attorney-in-fact, if at one time the principal's spouse, legally is no longer the principal's spouse; or
  - (6) a physician familiar with the condition of the current attorney-in-fact certifies in writing to the immediate successor attorney-in-fact that the current attorney-in-fact is unable to transact a significant part of the business required under this Power of Attorney.
- (b) (1) The death of any attorney-in-fact hereunder may be established by the affidavit of any person named as an attorney-in-fact hereunder; however, this is not intended to be the exclusive means for establishment of the death of any attorney-in-fact hereunder.
- (2) The resignation of any attorney-in-fact hereunder may be established by a written document bearing such attorney-in-fact's notarized signature to that effect; however, this is not intended to be the exclusive means for establishment of the resignation of any attorney-in-fact hereunder.

(3) The inability to locate any attorney-in-fact hereunder upon reasonable inquiry may be established by the affidavit of any person named as an attorney-in-fact hereunder; however, this is not intended to be the exclusive means for establishment of the inability to locate any attorney-in-fact hereunder upon reasonable inquiry.

(c) (1) In the event CARROLL JUNIOR LEWIS fails to serve, or ceases to serve, as my attorney-in-fact, the appointment of VIRGINIA JEAN BROWN as my successor attorney-in-fact shall become absolute the same as if CARROLL JUNIOR LEWIS had not been appointed. In such event, the authority of VIRGINIA JEAN BROWN shall continue and be exclusive even if CARROLL JUNIOR LEWIS shall reappear after establishment that he could not be located upon reasonable inquiry or if he is subsequently able to transact business.

5. REIMBURSEMENT OF EXPENSES/COMPENSATION:

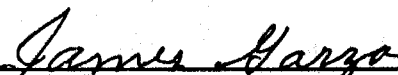
My attorney-in-fact shall be entitled to reimbursement of all reasonable expenses advanced by my attorney-in-fact on behalf of me.

Also, my attorney-in-fact shall be entitled to a reasonable fee for services rendered. My attorney-in-fact shall, not later than twelve (12) months after the date the service is rendered, notify me in writing of the amount claimed as compensation for rendering the service.

6. GUARDIANSHIP:

In the event a judicial proceeding is brought to establish a guardianship for me, I hereby appoint the individual or individuals then acting as my attorney-in-fact pursuant to the foregoing provisions of this Power of Attorney to serve as guardian to have responsibility for the care, custody, and management of my property, and, to have responsibility for the care, custody and supervision of my physical person.

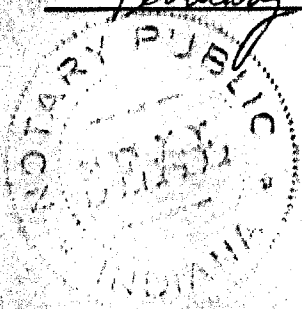
IN WITNESS WHEREOF, I have hereunto set my hand and seal this  
24 day of FEBRUARY, 1994.

  
\_\_\_\_\_  
JAMES GARZA

STATE OF INDIANA )  
                          ) SS:  
COUNTY OF LAKE )

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared JAMES GARZA, who acknowledged the execution of the foregoing General Durable Power of Attorney and delivered said instrument as his free and voluntary act, for the uses and purposes set forth therein.

WITNESS my hand and notarial seal this 24<sup>th</sup> day of February, 1994.



Mary Ann Oprea  
Mary Ann Oprea Notary Public  
Resident of Lake County

My Commission Expires:  
6/29/94

THIS INSTRUMENT PREPARED BY: Paul A. Leonard, Jr., Esq.  
GOODMAN BALL & VAN BOKKELEN  
PROFESSIONAL CORPORATION  
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Highland, IN 46322  
Tel: (219) 924-9200

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