

FILED

JUN 02 1997

Power of Attorney

(General)

**SAM ORLICH
AUDITOR LAKE COUNTY**

KNOW ALL MEN BY THESE PRESENTS: That

I, Margaret A. Duvall of the City of Marion
County of Crittenden and the State of Kentucky

DO HEREBY MAKE, CONSTITUTE and APPOINT Julian R. Sudduth
of the City of Valparaiso County of Porter and the

State of Indiana my true and lawful attorney, for me and in my place and stead,
with full power of substitution,

1. to make, indorse, draw and accept promissory notes, checks, bills of exchange, drafts, or other negotiable instruments;
2. to exercise such rights, voting or otherwise, as I may have in any corporation, by virtue of my ownership of any stock, bonds or securities therein, either absolutely or collateral;
3. to receive, demand, sue for and recover all property, real or personal, claims, debts, monies, accounts, legacies, demands, dividends, annuities, proceeds of insurance, recoveries, that are now due, or may hereafter become due; adjust, compromise and execute releases therefore as my attorney shall deem fit;
4. to make, execute and deliver any deed, mortgage or lease in respect of any of my lands and buildings, or any part thereof;
5. to buy, sell, trade, mortgage, hypothecate and deal in personal property of any kind or nature;
6. to execute, file, examine and request copies of any and all tax returns required by the United States or any political subdivision thereof, whether filed by me, or jointly with others;
7. to sell mortgage or pledge any and all shares of stocks, bonds or other securities now or or hereafter belonging to me, and to execute and deliver an assignment thereof;
8. to transact any and all business for me and to do such other acts as may be necessary or desirable to be done to save, protect or promote my business or property, and with the same force and effect as if I were personally present.

And I do hereby ratify and confirm all that my said attorney, or his substitute shall do or cause to be done, by virtue of this power of attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 5th
day of October 19 91

County of Porter
State of Indiana

Margaret A. Duvall
Margaret A. Duvall

STATE OF KENTUCKY
COUNTY OF CRITTENDEN ... SCT

I, Danny E. Byford, Clerk of the County Court for the County and State aforesaid, certify that the foregoing Power of Attorney was on the 9th day of Oct, 19 91 at 10:30 A. M. lodged for record, whereupon the same with the foregoing and this certificate have been duly recorded in my office.

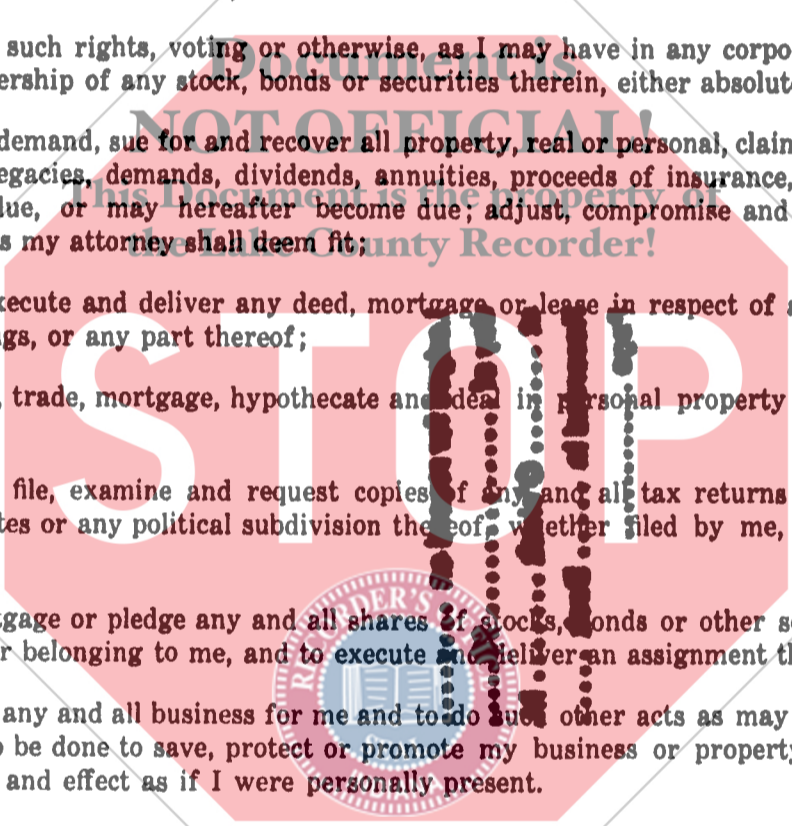
Given under my hand this 9th day of Oct, 1991.

DANNY E. BYFORD, CLERK
BY: Judy Belt D.C.

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FILED FOR RECORD
JUN - 3 AM
NOTES OFFICE
RECORDER

17-98-1



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day of October 19 91

County of Porter
State of Indiana

Margaret A. Duvall
Margaret A. Duvall

Personally appeared before me, the aforesaid
Margaret A. Duvall who acknowledged the execution of the foregoing
instrument as his free and voluntary act and deed.

(SEAL)

Kristina L. Ruess
Notary Public

My Commission Expires September 24, 1994

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JUN - 11 AM '91
CLERK OF COURT
RECORDED