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GENERAL DURABLE POWER OF ATTORNEY

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, Maria C. Huerta, of Lake County, State of Indiana, being at least 18 years of age and mentally competent, do hereby designate my daughter, Delia H. Velasquez, my true and lawful attorney-in-fact.

1. **POWERS:**

I give to my above-named attorney-in-fact, including any successor attorney-in-fact, the powers specified in this section 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) and which would cause that property to be taxed as owned by the attorney-in-fact.

BANKING. Authority with respect to banking transactions pursuant to I.C. 30-5-5-5, including but not limited to, the endorsement and deposit of U.S. Treasury checks payable to me as well as withdrawals from my bank account with Citizens Financial Services located at 707 Ridge Road, Munster, Indiana 46321, Account Number 101007871.

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

2. **EFFECTIVE DATE:**

This Power of Attorney shall become effective on the 14th day of October, 1997, 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 and all other counties in which it was recorded. In the

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
97 OCT 24 AM 9:05
MORRIS V. CARTER
RECORDER

J. Justin Murphy
Murphy Law Firm
7150 Indianapolis
Hammond 46324 ↑

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event this Power of Attorney is recorded, the Revocation must make reference to the book and page or instrument number in each county 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 OR ATTORNEYS-IN-FACT, AS APPLICABLE, IN RELIANCE UPON THIS POWER, WITHOUT ACTUAL KNOWLEDGE OF ITS REVOCATION.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 14th day of October, 1997.

Maria C. Huerta

MARIA C. HUERTA

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

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

WITNESS my hand and Notarial Seal this 14th day of October, 1997.

Cheryl A. Preadaway
Cheryl A. Preadaway, Notary Public

My Commission Expires: 4/11/99
My County of Residence: Lake