STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

98 JUN - 1. AM 10: C5

C497784LD POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, JO ANN BEECHY of Loudonville, Ohio, have made, constituted and appointed, and by these presents do make, constitute and appoint my husband, THOMAS L. BEECHY, as my true and lawful attorney for me and in my name, place and stead, and to my use to do and perform any of the following:

- 1) To receive and receipt for any and all monies or other property which is due or may become due me, to endorse any and all instruments payable to me, to deposit the foregoing in appropriate bank accounts in my name, to invest and re-invest my funds and to access any safe deposit boxes which may be in my name.
- 2) To sign checks or other instruments of withdrawal on my savings, checking accounts or certificates of time deposit, and assignments of and transfer of stocks, bonds and securities; to purchase, sell, transfer, assign, hypothecate, redeem, exchange, waive priority, or deal in any other way with any notes, mortgages, stocks, bonds or securities or investments of any kind or nature whatsoever, and to receive and receipt for any and all income dividends or stock dividends therefrom, and to vote or to execute proxies for voting of any and all stock; to make, enter into and perform agreements, contracts or any other instruments in writing of whatever kind that said Attorney-in-Fact may deem proper, including assignments of certificates of title to vehicles, trailers and boats; to purchase and sell chattels on such terms and prices as he may determine.
- 3) To incur obligations in my name for my support, care, comfort, medical attention, surgical attention, hospital and nursing care and to make and execute consents in my name for such hospital and medical care as my Attorney-in-Fact shall in his discretion determine for my best interests, and to arrange for and contract for my care and living arrangements.
- 4) To pay any and all debts, claims or obligations, legal or moral, incurred by me or my Attorney-in-Fact for me, or for which I or my property may be liable; and to compound, compromise, settle and adjust all claims and demands, whatsoever, due or hereafter to become due or owing or belonging to me, or which I may now or hereafter owe or be liable for, and to execute and deliver, or to receive, all proper receipts, and releases or discharges therefore. To prepare and file federal and state income tax returns, and to receive tax refunds. To make gifts on my behalf, consistent with my past practice or expressed direction.
- 5) To institute, maintain, prosecute and defend any and all legal, equitable or criminal actions in any court or tribunal, board or committee or commission, or to take legal action of any kind.
- 6) To obtain insurance upon the life or health of any person or upon property, real or personal, and to rescind, cancel or collect the proceeds of any insurance, including life, health or accident, and to compromise with releases or discharge, any insurers or claim against any insurer.

Both

GENERAL DURABLE POWER OF ATTORNEY OF JO ANN BEECHY PAGE 2

- 7) To execute real estate sales contracts on the property located in Crown Point, Lake County, Indiana, and further described in Plat Book 67 as follows: Lot 21, Block 4, Indian Ridge Addition, Unit 3 to Crown Point, Indiana, and deeds of conveyance of any interest I may have in any real property including the aforementioned property, including but not limited to any conveyance of dower.
- 8) In general to look after my person, property and obligations, and to pay my obligations from my assets, to sell such of my personal and real assets and to borrow against the same as collateral as may be determined by my Attorney-in-Fact as is appropriate to accomplish the purposes of this Power of Attorney, including all real estate owned by me or any part thereof.
- 9) To make an accounting to me at least quarterly and if demanded by any of my next of kin, to make such accounting to them.
- 10) To activate this Power of Attorney at my verbal request at any time or at the discretion of my Attorney-in-Fact when deemed by him to be in my best interest.
- 11) My said Attorney-in-Fact is authorized to consult the law firm of Ronald P. Forsthoefel for such legal advice and/or representation as he may deem advisable and to employ said firm or such other legal counsel as he may from time to time designate in connection with my affairs and to pay himself such reasonable compensation for services performed and expenses incurred under this Power of Attorney as said law firm approve, and to pay reasonable attorney fees to legal counsel.

Giving and granting unto my said attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in the premises as fully, to all intents and purposes as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney or substitute shall lawfully do or cause to be done by virtue hereof.

This Power of Attorney shall not be affected by disability of the principal or lapse of time. Section 1337.09 and Section 1337.091, Ohio Revised Code.

GENERAL DURABLE **POWER OF ATTORNEY** OF JO ANN BEECHY PAGE 3

IN WITNESS WHEREOF, I hereunto set my hand, at Loudonville, Ashland County, Ohio, this 222 day of May, 1998.

Signed and acknowledged in the presence of:

Printed Name: David M Henrar

ocument is the property of State of Ohio, the Lake County Recorder!

County of Ashland, SS:

Before me, a Notary Public in and for said County and State, personally appeared the aforementioned principal, who, appearing to be of sound mind and not under or subject to duress, fraud, or undue influence, acknowledged that she did sign the foregoing instrument, and that the same is her free act and deed.

IN TESTIMONY WHEREOF, I have hereunto set my hand and official seal at Loudonville, Ashland County, Ohio, this 29th day of May, 1998.

Notary Public

This instrument prepared by: Ronald P. Forsthoefel Attorney at Law 244 West Main Street Loudonville, Ohio 44842 (419) 994-3141

TERESA LONG NOTARY PUBLIC, STATE OF OHIO MY COMMISSION EXPIRES OCT. 6, 199

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