POWER OF ATTORNEY

(General)

KNOW ALL MEN BY THESE PRESENTS: That,MELVIN TURNER, SR. of the City of Gary, County of Lake and the State of Indiana DO HEREBY MAKE, CONSTITUTE and APPOINT **ATTORNEY KAREN FREEMAN-WILSON** of the City of Gary County of Lake and the State of Indiana my true and lawful "Agent", 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 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, virtue of this power of attorney.

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IN WITNESS WHEREOF, The said first party has signed and sealed these presents the day and year first above written.

Grantor- MELVIN TURNER, SR.

STATE OF INDIANA)
)
COUNTY OF LAKE)

Subscribed and sworn to me, as to the signature of MELVIN TURNER, SR., a Notary Public this 17th day of July, 1997.
My Commission Expires:

CARLA J HEFLIN
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXP. JUNE 26,1998

Notary Public
Resident of Lake County

Brokers Title Inc

10.00

V 1501