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DURABLE POWER OF ATTORNEY

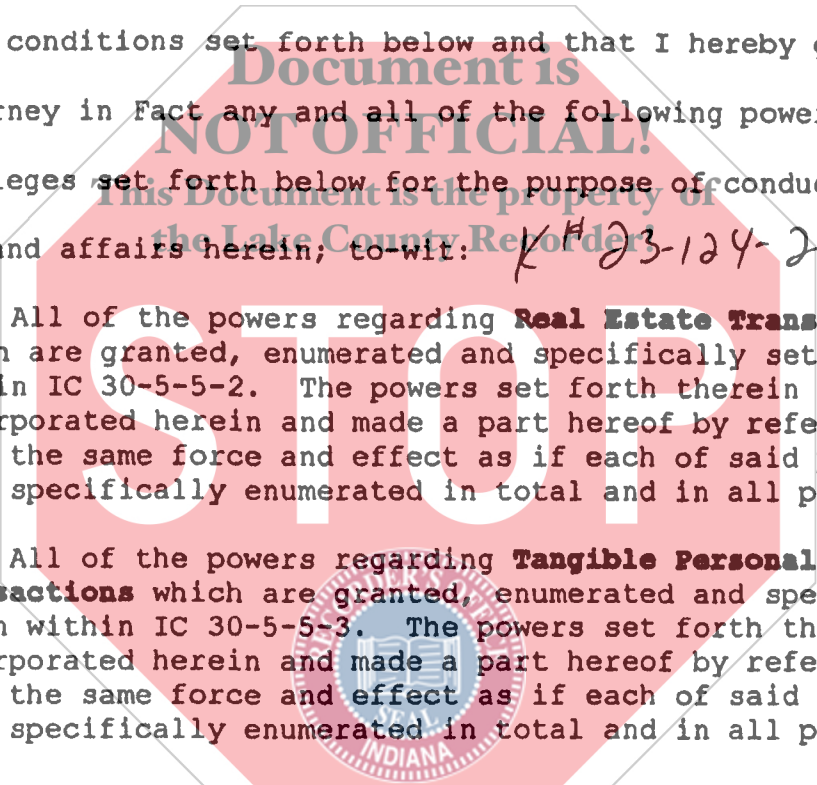
KNOW ALL MEN BY THESE PRESENTS: That I, **Ann Nancy Fedorchak**, of the County of Lake and State of Indiana, do hereby make, constitute and appoint, **my Loving Son, Dr. Frederick Fedorchak, DPM**, of the County of Lake and State of Indiana, as my true and lawful "Attorney in Fact" for the purposes set forth herein, subject to the terms and conditions set forth below and that I hereby grant unto said Attorney in Fact any and all of the following powers, rights and privileges set forth below for the purpose of conducting my business and affairs herein; to-wit: *K# 23-124-2*

1.) All of the powers regarding **Real Estate Transactions** which are granted, enumerated and specifically set forth within IC 30-5-5-2. The powers set forth therein are incorporated herein and made a part hereof by reference and with the same force and effect as if each of said powers had been specifically enumerated in total and in all parts;

2.) All of the powers regarding **Tangible Personal Property Transactions** which are granted, enumerated and specifically set forth within IC 30-5-5-3. The powers set forth therein are incorporated herein and made a part hereof by reference and with the same force and effect as if each of said powers had been specifically enumerated in total and in all parts;

3.) All of the powers regarding **Bond, Share and Commodity Transactions** which are granted, enumerated and specifically set forth within IC 30-5-5-4. The powers set forth therein are incorporated herein and made a part hereof by reference and with the same force and effect as if each of said powers had been specifically enumerated in total and in all parts;

4.) All of the powers regarding **Banking Transactions** which are granted, enumerated and specifically set forth within IC 30-5-5-5. The powers set forth therein are incorporated herein and made a part hereof by reference and with the same force and effect as if each of said powers had been specifically enumerated in total and in all parts.



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5.) All of the powers regarding **Business Operating Transactions** which are granted, enumerated and specifically set forth within IC 30-5-5-6. The powers set forth therein are incorporated herein and made a part hereof by reference and with the same force and effect as if each of said powers had been specifically enumerated in total and in all parts;

6.) All of the powers regarding **Insurance Transactions** which are granted, enumerated and specifically set forth within IC 30-5-5-7. The powers set forth therein are incorporated herein and made a part hereof by reference and with the same force and effect as if each of said powers had been specifically enumerated in total and in all parts;

7.) All of the powers regarding **Beneficiary Transactions** which are granted, enumerated and specifically set forth within IC 30-5-5-8. The powers set forth therein are incorporated herein and made a part hereof by reference and with the same force and effect as if each of said powers had been specifically enumerated in total and in all parts;

8.) All of the powers regarding **Gift Transactions** which are granted, enumerated and specifically set forth within IC 30-5-5-9. The powers set forth therein are incorporated herein and made a part hereof by reference and with the same force and effect as if each of said powers had been specifically enumerated in total and in all parts;

9.) All of the powers regarding **Fiduciary Transactions** which are granted, enumerated and specifically set forth within IC 30-5-5-10. The powers set forth therein are incorporated herein and made a part hereof by reference and with the same force and effect as if each of said powers had been specifically enumerated in total and in all parts;

10.) All of the powers regarding **Claims and Litigation** which are granted, enumerated and specifically set forth within IC 30-5-5-11. The powers set forth therein are incorporated herein and made a part hereof by reference and with the same force and effect as if each of said powers had been specifically enumerated in total and in all parts;

11.) All of the powers regarding **Family Maintenance** which are granted, enumerated and specifically set forth within IC 30-5-5-12. The powers set forth therein are incorporated herein and made a part hereof by reference and with the same force and effect as if each of said powers had been specifically enumerated in total and in all parts;

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12.) All of the powers regarding **Benefits from Military Service** which are granted, enumerated and specifically set forth within IC 30-5-5-13. The powers set forth therein are incorporated herein and made a part hereof by reference and with the same force and effect as if each of said powers had been specifically enumerated in total and in all parts;

13.) All of the powers regarding **Records, Reports and Statements** which are granted, enumerated and specifically set forth within IC 30-5-5-14. The powers set forth therein are incorporated herein and made a part hereof by reference and with the same force and effect as if each of said powers had been specifically enumerated in total and in all parts;

14.) All of the powers regarding **Estate Transactions** which are granted, enumerated and specifically set forth within IC 30-5-5-15. The powers set forth therein are incorporated herein and made a part hereof by reference and with the same force and effect as if each of said powers had been specifically enumerated in total and in all parts; and,

15.) All of the powers regarding **Health Care Powers and Religious Tenets** which are granted, enumerated and specifically set forth within IC 30-5-5-16 with the specific exception of those powers enumerated in IC 30-5-5-16 (2) which relates to the powers to consent to or refuse health care; the powers regarding consent to or refusal of health care are specifically excluded from this Power of Attorney.

16.) With regard to **any and all other powers set forth in IC 30-5-5-16**, said powers are incorporated herein and made a part hereof by reference and with the same force and effect as if each of said powers had been specifically enumerated in total and in all parts.

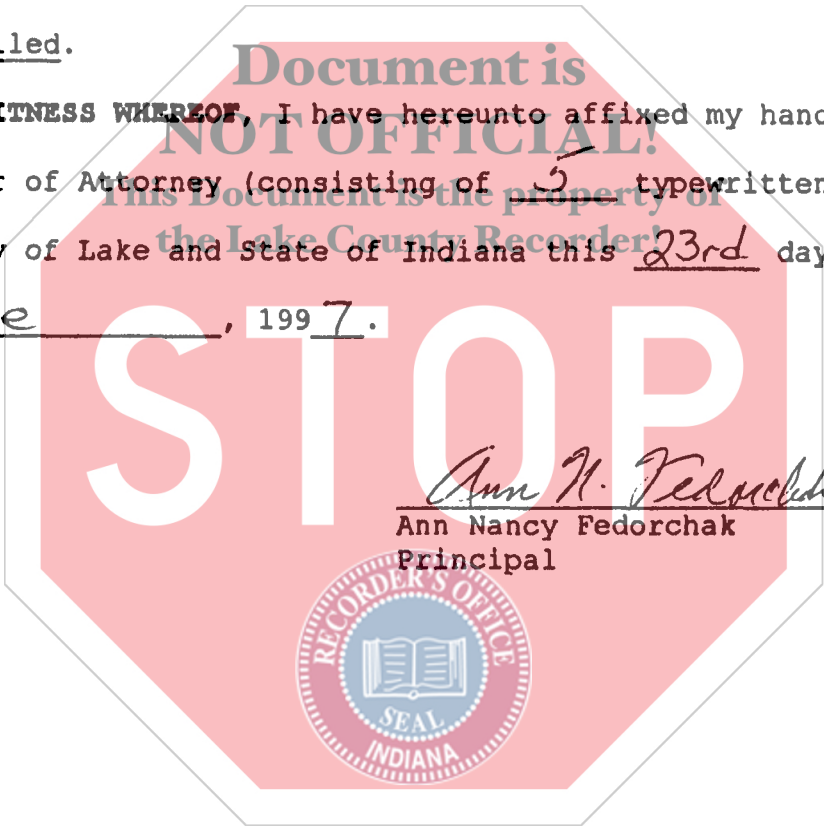
I hereby ratify and confirm all that my said Attorney, or my Attorney's substitute, shall do or cause to be done by virtue of this General Power of Attorney. Further, this Power of Attorney shall not be affected by subsequent disability or incapacity of the principal, or lapse of time. That all acts done by said Attorney pursuant to this General Power of Attorney during any period of disability or incapacity of the principal shall have the same effect

[Handwritten initials]

and inure to the benefit of and bind the principal as if the principal were competent and not disabled.

Finally, this General Power of Attorney shall continue in full force and effect until revoked by the Principal. The Principal hereby reserves the right to revoke this Instrument solely by execution of a document of revocation filed in the Office of the Recorder of Lake County, Indiana; said Revocation is effect on the date so filed.

IN WITNESS WHEREOF, I have hereunto affixed my hand and seal to this Power of Attorney (consisting of 5 typewritten pages) in the County of Lake and State of Indiana this 23rd day of June, 1997.



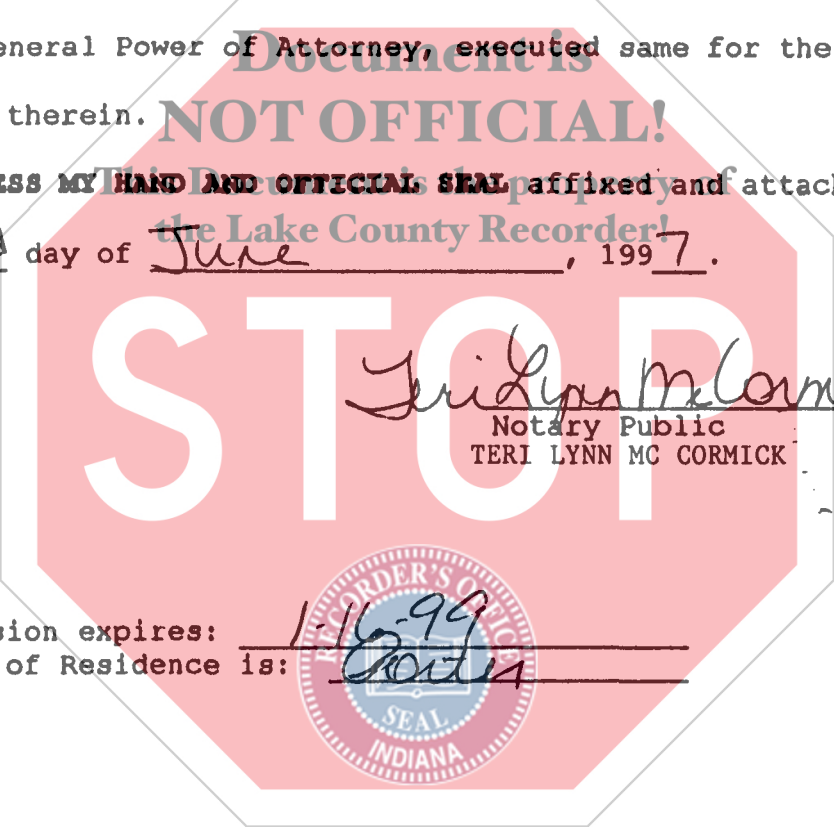
Ann N. Fedorchak (SEAL)
Ann Nancy Fedorchak
Principal

[Handwritten mark]

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

BEFORE ME, the Undersigned, a Notary Public in and for said County and State, personally appeared the Principal, **Ann Nancy Fedorchak**, known to me, who, being first duly sworn and in support of this General Power of Attorney, executed same for the purposes expressed therein.

WITNESS MY HAND AND OFFICIAL SEAL affixed and attached hereto this 23rd day of June, 1997.



Teri Lynn Mc Cormick (SEAL)
Notary Public
TERI LYNN MC CORMICK

My Commission expires: 1-16-99
My County of Residence is: Crown

This Document prepared by:

Thomas K. Parry
Attorney at Law
Post Office Box 819
Crown Point, IN. 46307-0819
219-662-9779 6320-45-