28-180-12

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POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS 8052345

That I, STEVE FRANK NAWOJSKI, of Munster, Lake County, Indiana, do hereby make, constitute and appoint, first, my wife, ANNE NAWOJSKI, of Munster, Lake County, Indiana, or, alternatively and upon any of the conditions hereafter expressed, my daughter, MAGGIE SUE KESSLER, of Highland, Lake County, Indiana, or, if a third alternative is necessary, my daughter, CATHERINE ANN third alternative is necessary, my daughter, CATHERINE ANN KONSYNSKI, of Sudbury, Middlesex County, Massachusetts, my true and lawful attorneys-in-fact, for me and in my name, place and stead to open accounts, in my name or on my behalf, in any bank or trust company, savings and loan company, insurance company, credit union, or any other banking or savings institution, and to deposit into such accounts, or into accounts now existing or hereafter established in my name, any money, checks notes drafts established in my name, any money, checks, notes, drafts, acceptances or other evidences of indebtedness payable to or belonging to me, including but not being limited to checks or drafts issued by the Treasurer of the United States or any other official, bureau, department or agency of the United States Government or by the Treasurer or similar official of any state, or any other official, bureau, department or agency of any State, municipality or other government body; and to disburse, withdraw or receive from such accounts, all or any part of the balance therein; to make such endorsements and to sign such documents as they may be required in connection with deposit into any of such accounts; to sign checks, withdrawals, drafts, receipts or other documents as may be required in connection with disbursement or withdrawal from or receipt of such accounts; to make and endorse promissory notes; to draw, accept and endorse bills of exchange; to waive demand, presentment, protest, pnotice of protest, and notice of non-payment of all such instruments; to make and execute any and all contracts; to purchase, sell, dispose of, assign and pledge notes, stocks, bonds and securities; to exercise such voting rights as my ownership of any notes, stocks, bonds and securities may entitle me, either in person or by proxy; to represent me in all matters pertaining to the business of any corporation in which I may have any interest: to receive and to demand all sums of I may have any interest; to receive and to demand all sums of money, debts, dues, accounts, legacies, bequests, pensions, benefits, interest, dividends, annuities, and demands whatsoever, as are now or shall hereafter become due, owing, payable or belonging to me; to compromise the same; to make acquittance or other sufficient discharges for the same; to pay, discharge or compromise any of my debts or other obligations; to bargain for, contract concerning, buy, sell, mortgage, hypothecate, and in any and every way and manner deal in and with personal property; to execute instruments necessary for the transfer of personal property of any kind or nature whatsoever; to sell, transfer, lease, maintain, insure, license and relicense any motor vehicle which I may own or in which I may have an interest and to execute and deliver any instruments required so to do; to manage, maintain, purchase, sell, mortgage, convey and lease any interest in real estate, wherever located, of which I may be the owner now or hereafter; to execute and file all tax returns of any kind or nature whatsoever, whether the same be required by the United States of America, any political subdivision thereof or any foreign government, and to pay such taxes; to examine and request copies of any tax returns heretofore or hereafter filed by me or for and in my behalf; to prepare, execute and file on my behalf documents pertaining to real estate and personal property taxes, assessments, and applications for exemptions; to act on my behalf in tax matters where it may be necessary to negotiate, compromise and settle tax disputes, including appealing determinations of value assessments and taxes due; to enter into, examine and remove any items from any safety deposit box in my name, either jointly or individually; to take all lawful means deemed desirable by my saint terms, in fact to enforce my rights or to protect my property, including the institution, prosecution, compromise and settlement of legal proceedings, in my name or otherwise; and generally to describe any and all business for me of any kind or nature whatsoever, to make application in my behalf for Medicaid and other benefits available SAM ORLICH AUDITOR LAKE COUNTY

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to me from the Social Security Administration or the Department of Public Welfare or any other entity dealing in social services; to do and perform each and every act and thing whatsoever requisite and necessary or proper to be done in all matters affecting my business or property, and with the same force and effect as though I were personally present and acting for myself; to do and perform each and every act and thing whatsoever requisite and necessary or proper to be done in all matters affecting my health and general welfare, as well as to make any and all decisions necessary to provide for any form of medical treatment for my health and welfare, including herewith all the power to act for me, as my health care representative, as is granted in I.C. 16-8-12, with the same force and effect as though I were personally present and acting for myself; to consent to such medical examination, medical procedures or medical treatment as, in the sole judgment of my attorney-in-fact, appears beneficial to me and to withhold consent to any medical examination, medical procedures or medical treatment which, in the sole judgment of my attorney-in-fact, is not beneficial to me; to consent to my admission to any hospital, infirmary, convalescent facility, nursing facility or other type care facility as, in the sole judgment of my attorney-in-fact, seems proper for my care, treatment or maintenance, and to sign any contracts, agreements, or otherwise, necessary to effect my admission to any such of the foregoing facilities; to perform every act, deed, matter, and thing necessary to provide for my personal care and well being, including, among other things, selection of my abode, employment of companions or practical nurses, purchase or repair of my clothing, travel, recreation, entertainment, funeral and burial arrangements, and spiritual and religious needs, and to carry out my personal responsibilities, whether legal or moral only, including appropriate provisions for my dependents; to create, revoke or amend Trusts in my name, to make any such Trust irrevocable, and to transfer any of my property to the Trustee for irrevocable, and to transfer any of my property to the Trustee for administration and disposition in accordance with the provisions of such a Trust or the provisions of any Trust that I may establish; to designate or elect that the income and/or principal of such a Trust, or any Trust that I may establish, may be distributed to any one or more persons other than myself; to create, revoke, or amend any estate plan in my name and to transfer any of my property in order to carry out such estate plan, whether created by me or by my attorney-in-fact, whether such transfer is made for full value, or for less than full value; to renounce and disclaim any property or interest in property or powers to which for any reason and by any means I may become entitled, whether by gift, testate or intestate succession; to release or abandon any property or interest in property or powers which I may now or hereafter own, including any interests in or rights over Trusts (including the right to alter, amend, revoke or terminate) and to exercise any right to claim an elective share in any Estate or In exercising such discretion, my attorney-inunder any Will. fact may take into account such matters as shall include but shall not be limited to any reduction in estate or inheritance taxes on my Estate, and the effect of such renunciation or disclaimer upon persons interested in my Estate and persons who would receive the renounced or disclaimed property; provided, however, that my attorney-in-fact shall make no disclaimer that is expressly prohibited by other provisions of this instrument. I hereby ratify and confirm all that my said attorney-in-fact shall do by virtue hereof. Any act or thing lawfully done by my attorney-in-fact under this instrument shall be binding on me and on my heirs, assigns and legal representatives.

IN FURTHERANCE OF THESE POWERS, I give my attorney-in-fact power and authority to do for me and in my name those things which such attorney deems expedient to and necessary to effectuate the intent of this instrument, as fully as I could do personally for myself, reserving unto myself, however, the power to act on my own behalf and also to revoke the powers given in this instrument.

To the extent I am permitted by law to do so, I herewith nominate, constitute and appoint my attorney-in-fact to serve as my guardian, conservator and/or in any similar representative

capacity, and if I am not permitted by law to so nominate, constitute and appoint, then I request in the strongest possible terms that any Court of competent jurisdiction, which may receive and be asked to act upon a Petition by any person to appoint a guardian, conservator or similar representative for me, give the greatest possible weight to this request.

In the event of the death, disappearance, disability, or resignation of my first named attorney-in-fact, the appointment of my alternate attorney-in-fact shall become absolute the same as if the first named attorney-in-fact had not been appointed. The disappearance of my first named attorney-in-fact may be established by the affidavit of my alternate attorney-in-fact. The disability of my first named attorney-in-fact may be established by the certificate of a qualified physician stating that the first named attorney-in-fact is unable to manage his or her own affairs. Any person dealing with my alternate attorney-in-fact shall be fully protected and free from liability for any payment, application, or accumulation made or other action taken in reliance upon such an affidavit of disappearance or such a certificate of disability. The authority of my alternate attorney-in-fact shall continue and be exclusive even if the first named attorney-in-fact shall reappear after a disappearance or recover after a disability.

This Power of Attorney shall only become effective upon my disability or incapacity. My disability or incapacity, for this purpose, may be established by the certificate of a qualified physician stating that I am unable to manage my affairs. My attorney-in-fact shall be fully protected and free from any liability for any payment, or application or accumulation made or other action taken in reliance upon such a certificate. My disability or incapacity shall be deemed terminated when a qualified physician shall so certify. If proceedings are ever begun for the appointment of a guardian, conservator, or like representative for my person or estate, it is my preference that whoever may then be serving or eligible to serve as my attorney-in-fact under this Power of Attorney be appointed to that office, and permitted to serve without bond to the full extent permitted by law.

Witness to signing by Grantor STEVE FRANK NAWOJSKI, Grantor

355-12-9540
Grantor's Social Security Number

725 River Dr., Munster, Indiana Grantor's Address

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, a Notary Public, in and for said County and State, personally appeared STEVE FRANK NAWOJSKI, Grantor above-named, and acknowledged the execution of the foregoing Power of Attorney to be his voluntary act and deed, for the uses and purposes therein stated. I also certify that I am of legal age and that I witnessed the appointment by the Grantor of the attorney-in-fact as the Grantor's health care representative authorized by I.C. 16-8-12.

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My Commission Expires: 10/27/93

My County of Residence: Lake

The attorney-in-fact represents and warrants that within his knowledge this power is unrevoked and is still in full force and effect upon each and every exercise of the powers herein granted.

Attorney-In-Fact

wb/poanaw



This instrument prepared by: JACQUELYN M. KOHL, Attorney At Law, 5252 Hohman Avenue, Hammond, Indiana 46320