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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

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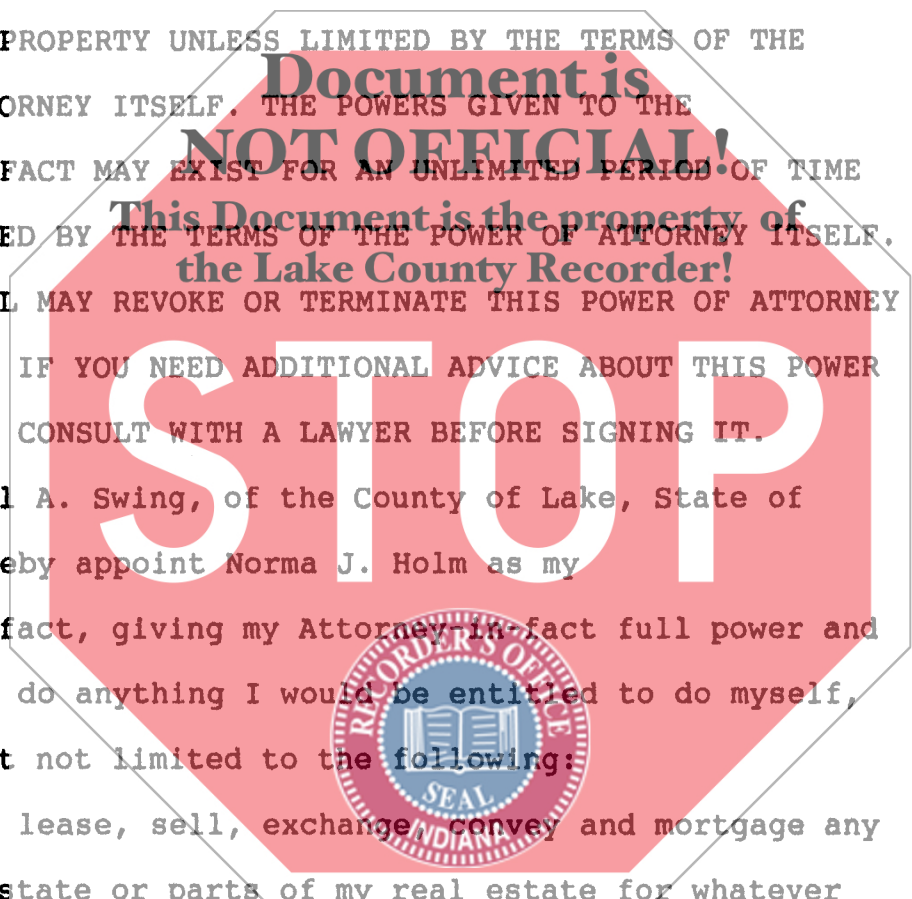
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DURABLE POWER OF ATTORNEY

MORRIS W. CARTER  
RECORDER

NORMA J. HOLM  
7119 Meadow Ln  
HAMMOND, IN 46303

NOTICE: THIS POWER OF ATTORNEY IS A LEGAL DOCUMENT, AND PROVIDES THE ATTORNEY-IN-FACT WITH BROAD POWERS OVER THE PRINCIPAL'S PROPERTY UNLESS LIMITED BY THE TERMS OF THE POWER OF ATTORNEY ITSELF. THE POWERS GIVEN TO THE ATTORNEY-IN-FACT MAY EXIST FOR AN UNLIMITED PERIOD OF TIME UNLESS LIMITED BY THE TERMS OF THE POWER OF ATTORNEY ITSELF. THE PRINCIPAL MAY REVOKE OR TERMINATE THIS POWER OF ATTORNEY AT ANY TIME. IF YOU NEED ADDITIONAL ADVICE ABOUT THIS POWER OF ATTORNEY, CONSULT WITH A LAWYER BEFORE SIGNING IT.



I, Pearl A. Swing, of the County of Lake, State of Indiana, hereby appoint Norma J. Holm as my Attorney-in-fact, giving my Attorney-in-fact full power and authority to do anything I would be entitled to do myself, including but not limited to the following:

To lease, sell, exchange, convey and mortgage any of my real estate or parts of my real estate for whatever consideration and under whatever terms my Attorney-in-fact deems appropriate and proper.

To foreclose mortgages and to take title to real property in my name as my Attorney-in-fact deems appropriate and proper.

To execute, acknowledge and deliver deeds of real estate, deeds of trust, mortgages, releases and any and all other instruments relating to my real estate which my

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Attorney-in-fact deems appropriate and proper.

To sell any of my real, personal or other property on any terms, and to use the proceeds of such sale in any manner whatsoever.

To buy any real, personal, or other property on my behalf and on any terms.

To use, maintain, manage and insure my property in any manner.

To invest any of my money on other personal or other property in any manner.

To borrow money, use credit cards and accounts, mortgage, pledge or otherwise encumber any of my property.

To do anything I could do myself with regard to retirement and pension benefits or other benefits of employment, and Social Security benefits. I designate my Attorney-in-fact as representative Payee for my Social Security benefits.

To do anything I could do myself with regard to bank accounts, accounts at savings and loan institutions, credit unions and any other institution, including opening, modifying and closing such accounts and signing and endorsing checks or drafts of all kinds.

To do anything I could do myself with regard to safe deposit boxes, including opening and closing such boxes.

To do anything I could do myself with regard to



*CP  
PC*

life insurance policies on myself or anyone else in whom I may have an insurable interest.

To do anything I could do myself with regard to trusts created by me or which exist for my benefit.

To do anything I could do myself with regard to any tax matters or tax returns, including the power to sign any power of attorney form required by the Internal Revenue Service or any other federal, state or local tax authority.

To do anything I could do myself with regard to any legal suit, action or claim.

To do anything I could do myself with regard to the operation of any business or any interest in any business I may have.

To make gifts of my money or property to any person, or to lend my money or other property to any person on any terms whatsoever.

In addition to the powers enumerated above, I give my Attorney-in-fact full power and authority to perform whatever acts are necessary to be done in the premises, and I hereby ratify and confirm any and every act my Attorney-in-fact may lawfully do, acknowledging such acts as my own.

A photocopy of this instrument shall be deemed an original for all purposes.

The real estate referred to in this Power of Attorney is located in Lake County, Indiana, and is legally described



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as:

The East Ten (10) feet of Lot No. Eleven (11), Lots Numbered Twelve (12) and Thirteen (13), and the West Ten (10) feet of Lot No. Fourteen (14), as marked and laid down on the recorded plat of Merchant's Addition to Hammond, Lake County, Indiana, as the same appears of record in Plat Book 19, page 17, in the Recorder's Office of Lake County, Indiana. Subject to all ordinances, restrictions, covenants, agreements and easements, if any of record.

This Power of Attorney shall not be affected by my disability or incapacity. It is my intent that this instrument be construed as a Durable Power of Attorney.

AN EXECUTED COPY OF THIS POWER OF ATTORNEY SHALL BE FILED IN THE COUNTY WHERE THE REAL ESTATE DESCRIBED HEREIN IS LOCATED, IN THE OFFICE WHERE DEEDS ARE RECORDED. IF STATE LAW REQUIRES THAT A POWER OF ATTORNEY BE FILED IN ANY PUBLIC OFFICE IN ORDER TO BE A LEGALLY ACCEPTED DURABLE POWER OF ATTORNEY, I DIRECT MY ATTORNEY-IN-FACT TO FILE AN EXECUTED COPY OF THIS INSTRUMENT IN SUCH PUBLIC OFFICE.

If any part of this Power of Attorney is held to be invalid under any law, the remainder of this instrument shall not be affected by such invalidity.

IN WITNESS WHEREOF, I have executed this Power of Attorney on August 31st, 1998.

*Pearl Swing*  
 Pearl A. Swing  
 Principal



*CP*  
*PP*  
*15*

ATTESTATION

We hereby certify that on August 31st, 1998, we witnessed Pearl A. Swing sign and execute this instrument, declaring and publishing it as her Power of Attorney, in our presence and the presence of each other. We believe Pearl A. Swing to be of sound mind, under no compulsion or duress, and we sign our names below as witnesses in her presence, at her request and in the presence of each other on August 31st, 1998.



DeAnne Rydman Resides at 14207 Elkheart St.  
Witness 1 Signature Street Address

DEANNE RYDMAN LEWIS IN 46355  
Witness 1 Name (Printed) City, State, Zip

Cynthia H. Davis Resides at 542 Happy Valley Rd.  
Witness 2 Signature Street Address

CYNTHIA H. DAVIS CROWN POINT IN 46307  
Witness 2 Name (Printed) City, State, Zip



*Handwritten initials: C.H.D.*

State of Indiana  
County of Lake

)  
) ss.  
)

On this 31<sup>st</sup> day of August, 1998,  
before me, the undersigned, a Notary Public in and for the  
State and County named above, personally appeared Pearl A.  
Swing, who is known to me personally as the principal  
described in and who executed the above power of Attorney,  
and, after first being sworn, declared this instrument as  
her free act and deed, and signed it in my presence.

Subscribed and sworn to before me this 31<sup>st</sup> day of  
August, 1998.

My Commission Expires:  
August 14<sup>th</sup> 1999

Edgar M. Prater  
NOTARY PUBLIC

(SEAL)

