

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

**FILED**

OCT 04 1999

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DURABLE

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GENERAL POWER OF ATTORNEY

PETER BENJAMIN  
LAKE COUNTY AUDITOR

HOLD FOR FIRST AMERICAN TITLE

KNOW ALL MEN BY THESE PRESENTS, that I  
CHARLOTTE M. PLESNIAK, of the County of  
Lake, State of Indiana,

have made, constituted and appointed and by these presents  
do make, constitute and appoint:

CLAUDIA PLESNIAK

of the County of Lake, and the State of  
Indiana, or her designee, as my agent and true  
and lawful attorney-in-fact, to do for me and in my name,  
place and stead, and for my use and benefit all such actions  
which I could do if personally present, with full power of  
delegation of duties and full power of substitution and re-  
vocation as to successor. If my said attorney-in-fact is un-  
able or unwilling to serve in such capacity as my agent and  
true and lawful attorney-in-fact, then

CYNTHIA DAVID

can designate a successor to serve accordingly, including  
herself. My agent shall not be bound by any rules of self-  
dealing, conflicts of interest, or rule of law concerning un-  
divided loyalties.

If it should be necessary that a guardian be ap-  
pointed for either my person or estate than it is my di-  
rection that such guardian be appointed according to the order  
herein specified and that such guardian be allowed to serve  
without bond or other cost.

This power of attorney shall be known as a Durable  
Power of Attorney which shall be effective upon my incompetency  
and shall not be affected by any period of disability or in-  
capacity by me, regardless of any legal adjudication of inability  
to administer to one's own affairs. I shall be deemed to be in-  
competent for purposes of this Power of Attorney if my personal  
physician so certifies in writing, or two physicians selected  
by my attorney-in-fact so certify in writing. This durable  
general power of attorney shall include, but not be limited to,  
the following:

1. General Grant of Power. To exercise, do, or per-  
form any act, right, power, duty or obligation whatsoever that I  
now have or may acquire, relating to any person, matter, trans-  
action or property, real or personal, tangible or intangible,  
now owned or hereafter acquired by me, including without limit-  
ation, the following specifically enumerated powers. I grant to  
my agent or agents full power and authority to do everything  
necessary in exercising any of the powers herein granted as fully  
as I might or could do if personally present, with full power of  
substitution or revocation, hereby ratifying and confirming all  
that the agent shall lawfully do or cause to be done by virtue  
of this durable power of attorney and the power herein granted.

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(a) Power of Collection and Payment. To forgive, request, demand, sue for, recover, collect, receive and hold all such sums of money, debts, dues, commercial paper, checks, drafts, accounts, deposits, legacies, bequests, devises, notes, interests, stock certificates, bonds, dividends, certificates of deposit, annuities, pension, profit sharing, retirement, Social Security, insurance and other contractual benefits and proceeds, all documents of title, all property, real or personal, intangible and tangible, and property rights, and demands whatsoever, liquidated or unliquidated, now or hereafter owned by, or due, owning, payable or belonging to me or in which I have or may hereafter acquire an interest; to have, use, and take all lawful means and equitable and legal remedies and proceedings in my name for the collection and recovery thereof, and to adjust, sell, compromise, and agree for the same, and to execute and deliver for me on my behalf and in my name, all endorsements, releases, receipts, or other sufficient discharges for the same;

(b) Power to Acquire and Sell. To acquire, purchase, exchange, grant options to sell, and sell and convey real or personal property, tangible or intangible, or interests therein, on such terms and conditions as my agent shall deem proper;

(c) Management Powers. To maintain, repair improve, invest, manage, insure, rent, lease, encumber, and in any manner deal with any real or personal property, tangible or intangible, or any interest therein, that I may now own or hereafter acquire, in my name and for my benefit, upon such terms and conditions as may agent shall deem proper; to take whatever action is necessary in order to collect any government benefit due me;

(d) Banking Powers. To make, receive and endorse checks and drafts, deposit and withdraw funds, acquire and redeem certificates of deposit, in banks, credit unions, savings and loan associations and other institutions, and execute or release such deeds of trust or other security agreements as may be necessary or proper in the exercise of the rights and powers herein granted; including specifically, but not limited to, accounts wherein I or my agent am a trustee;

(e) Motor Vehicles. To apply for a Certificate of Title upon, and endorse and transfer title thereto, for any automobile, truck, pickup, van, boat, motorcycle or other motor vehicle, and to represent in such transfer or assignment that the title to said motor vehicle is free and clear of all liens and encumbrances except those specifically set forth in such transfer or assignment;

(f) Tax Powers. To prepare, sign and file federal and state income tax returns or declaration of estimated tax for any year or years; to prepare, sign and file gift tax returns with respect to gifts made by me for any year or years; to authorize and consent to any gift and to utilize any gift-splitting provision or other tax election; to prepare, sign and file any claims for refund of any tax; and to pay any part or all of the tax shown due by any or all of such income and gift tax returns, including any deficiencies, interest, and penalties subsequently determined to be due thereon without reimbursement from any other persons.

(g) Safe Deposit Box. To have access to any time or times to any safe deposit box rented by me, wheresoever located, and to remove all or any part of the contents thereof, and to surrender or relinquish said safe deposit box; any institution in which any such safe deposit box may be located shall not incur any liability to me or to my estate as a result of permitting my agent to exercise this power.

(h) Insurance. To take any and all actions with respect to life, health, property and casualty insurance as though he were, in fact, the owner thereof. This authorization includes, but is not limited to, the power to apply for insurance, to select proper amounts and types of coverage, cancel, change insurers, and settle any and all claims with or without resort to litigation. As to any policy of life insurance, the attorney-in-fact shall have the right and power to surrender, cancel, or assign the policy, to pledge the policy for a loan, or to obtain a loan from the insurer on the cash surrender value of the policy so long as such action is reasonably done in the best interests of my person or estate. The receipt of the beneficiary, guardian, or attorney-in-fact shall discharge the insurance company from any responsibility for proper expenditure.

(i) Medical Care and Placement. To make whatever decisions are necessary under the then existing circumstances concerning any and all actions with reference to my physical and mental well-being; to make whatever decisions are necessary to accept or refuse medications or methods of medical treatment; to make whatever decisions are necessary and to take whatever actions are necessary to provide for my placement, whether in a nursing home or otherwise.

(j) Additions to Principal's Revocable Trust. To transfer at any time, and from time to time, any property, real or personal, tangible or intangible, which is owned now or hereafter acquired, to the person(s) or corporation serving as the trustee of any inter vivos trust which may have been held, administered and disposed of by such trustee in accordance with the terms of such instrument.

2. Interpretation. This instrument is to be construed and interpreted as a general durable power of attorney. The enumeration of specific items, acts, rights or powers herein is not intended to, nor does it limit or restrict the general durable powers herein granted by my agent.

3. Third-Party Reliance. Any action taken in good faith pursuant to the foregoing authority without actual knowledge of my death shall be binding upon me, my heirs, assigns and personal representatives. Third parties which come into contact with each attorney-in-fact are expressly granted the right to rely upon the terms of this instrument, whether in original or photostatic form. This power of attorney shall remain in force until written notice of cancellation is provided by such one or more to all parties hereto.

THIS DURABLE GENERAL POWER OF ATTORNEY REVOKES ALL PREVIOUS DURABLE GENERAL POWERS OF ATTORNEY.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 30th day of April, 19 90.



Charlotte M. Plesniak (Seal)

CHARLOTTE M. PLESNIAK

WITNESSES:

Jarvis M. Orr  
Joe McCauley

STATE OF INDIANA )  
 ) SS:  
COUNTY OF LAKE )

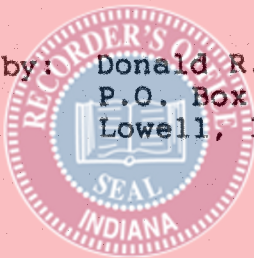
Before me, a Notary Public in and for the above County and State, personally appeared before me the above named CHARLOTTE M. PLESNIAK, and acknowledged the execution of the above and foregoing power of attorney for the uses and purposes therein stated, this 30th day of April, 19 90.

the Lake County Recorder!

Donald R. O'Dell  
Notary Public  
County of Residence: Lake

My Commission Expires:  
12-28-92

This instrument prepared by: Donald R. O'Dell, Attorney at Law  
P.O. Box 128  
Lowell, Indiana 46356



STATE OF INDIANA )  
 ) SS:  
COUNTY OF LAKE )

Before me, a Notary Public in and for the above County and State, personally appeared before me the above named CHARLOTTE M. PLESNIAK and acknowledged the execution of the above and foregoing power of attorney for the uses and purposes therein stated, this 30th day of April, 1990.

Donald R. O'Dell  
Notary Public  
County of Residence: Lake

My Commission Expires:  
10-28-92

This instrument prepared by: Donald R. O'Dell, Attorney at Law  
P.O. Box 128  
Lowell, Indiana 46356

