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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD

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MORRIS W. CARTER  
RECORDER

**DURABLE POWER OF ATTORNEY**

I, **MARY ADAMS**, of 10172 U.S. 12, New Buffalo, MI 49117, hereby nominate and appoint **JUANITA R. MULLINS**, of 10172 U.S. 12, New Buffalo, MI 49117, as my attorney-in-fact (herein called agent) with the following powers to be exercised in my name and for my benefit:

1. **General Grant of Power.** To exercise or perform any act, power, duty, right or obligation whatsoever that I now have or may hereafter acquire, relating to any person, matter, transaction or property, real or personal, tangible or intangible, now owned or hereafter acquired by me, including, without limitation, the following specifically enumerated powers. I grant to my agent full power and authority to do everything necessary in exercising any of the power 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 my agent shall lawfully do or cause to be done by virtue of this power of attorney and the powers herein granted.
2. **Collection Powers.** To forgive, request, demand, sue for, recover, collect, receive, hold all such sums of money debts, dues, commercial paper, checks, drafts, accounts, 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 or tangible property and property rights, and demands whatsoever, liquidated or unliquidated, now or hereafter owned by, or due, owing, 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 recover 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.
3. **Real Property Powers.** To bargain, contract, agree for, option, purchase, acquire, receive, improve, maintain, repair, insure, plat, partition, safeguard, lease, demise, grant, bargain, sell, assign, transfer, remise, release, exchange, convey, mortgage and hypothecate real estate and any interests therein (and including any interest which I hold with any other person as joint tenants with full rights of survivorship, or as tenants by the entireties), lands, tenements and hereditaments, for such price, upon such terms and conditions, as my said agent shall determine.
4. **Personal Property Powers.** To bargain, contract, agree for, purchase, option, acquire, receive, improve, maintain, repair, insure, safeguard, lease, assign, sell, exchange, redeem, transfer, mortgage, hypothecate and in any and every way and manner deal in and with goods, wares, merchandise, furniture and furnishings, automobiles, bills, notes, debentures, bonds, stock, limited partnership interests, certificates of deposits, commercial paper, money market instruments, and other securities, choses in action and other tangible or intangible personal property in possession or in actions, for such price, upon such terms and conditions, as my said agent shall determine.

**FILED**

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**PETER BENJAMIN  
LAKE COUNTY AUDITOR**

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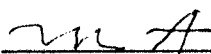
Prepared by TERRY L. REDAMAK

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TELEPHONE □ (616)469-0300 FACSIMILE □ (616)469-2848

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5. **Contract Powers.** To make, do, and transact every kind of business of whatever nature, and also for me and in my name, and as my act and deed, to sign, seal, execute, deliver and acknowledge such stock certificates, stock powers, assignments separate from certificate, deeds, conveyances, leases and assignments of leases, covenants, indentures, options, letters of intent, contacts, agreements, closing agreements, certificates, mortgages, hypothecations, bills of lading, bills, bonds, debentures, notes, receipts, evidences of debts, releases and satisfaction of mortgage, judgments and other debts, waivers of statutes of limitation, and such other documents and instruments in writing of whatever kind and nature as may be necessary or proper in the premises as fully as I might do if done in my own capacity.
6. **Banking Powers.** To make, draw, sign in my name, deliver and accept checks, drafts, receipts for moneys, notes, or other orders for the payment of money against or otherwise make withdrawals from any commercial, checking or savings account which I may have in my sole name or in joint name with my spouse or other person(s), in any bank or financial institution, for any purpose which my said agent may think necessary, advisable or proper; and to endorse and negotiate in my name and deliver checks, drafts, notes, bills, certificates of deposit, commercial paper, money market instruments, bills of exchange or other instruments for the payment of money and to deposit same, as check or for collection, and cash into any commercial, checking or savings account which I may have in my sole name or in joint name with my spouse or other person(s), in any bank or financial institution; and to carry on all ordinary banking business.
7. **Tax Returns.** To prepare, execute, and file reports, returns, declarations, forms and statements for any and all tax purposes including income, tax, gift, real estate, personal property, intangibles tax, single business tax, or any other kind of tax whatsoever, to pay such taxes and any interest or penalty thereon or additions thereto; to make and file objections, protests, claims for abatement, refund or credit in relation to any such tax proposed, levied or paid; to signify, as may be required by Section 2513 of the United States Internal Revenue Code of 1954, as amended, or any corresponding section of any future United States law, my consent to having one-half (1/2) of any gifts(s) made by my spouse considered as made by me; to represent me and to institute and prosecute proceedings in court or before any administrative authority to contest any such tax in whole or in part of for recover of any amount paid in respect of any such tax, to defend or settle any amount paid in respect of any such tax, to give full and final receipt for any refund or credit and to endorse and collect any check or other voucher therefor, to pay any and all such taxes and any interest, penalty or other additional amounts, to employ attorneys, accountants or letters of appointment thereof for any of the purpose aforesaid.
8. **Safe Deposit Box.** To have access to any safe deposit box of which I am tenant or covenant will full power to withdraw or change from time to time the contents thereof; and to exchange or surrender the box and keys thereto, renew any rental contract therefor, and to do all things which any depository, association or bank or its agents may require, hereby releasing the lessor from all liability in connection therewith.
9. **Employ Agents.** To employ and compensate agents, accountants, attorneys, real estate brokers and other professional assistance and to retain and compensate such persons for services rendered; to waive any attorney-client privilege;
10. **Motor Vehicles.** To apply for a Certificate of Title upon, and endorse and transfer title hereto, for any automobile, or other motor vehicle, and to represent in such transfer 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 assignments.
11. **Settlement Powers.** To adjust, settle, compromise or submit to arbitration any accounts, debts, claims, demands, disputes or matters which are now existing or may hereafter arise between me

  
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or my said agent and any other person or persons, or in which any property, right, title, interest or estate belonging to or claimed by me may be concerned.

12. **Legal Action.** To commence, prosecute, enforce or abandon, or to defend, answer, oppose, confess, compromise or settle all claims, suits, actions, or other judicial or administrative proceedings in which I am or may hereafter be interested, or in which any property, right, title, interest or estate belonging to, coming to or claimed by me may be concerned.
13. **Dividend.** To receive all dividends which are or shall be payable on any and all shares of stock in any corporation which may stand in my name on the books of such corporation or to which I may be, in equity or otherwise, beneficially entitled; or to elect to reinvest such dividend, all as my agent may deem appropriate.
14. **Vote Stock.** To vote at all stockholder meetings of corporations and otherwise to act as my proxy or representative in respect of any shares now held or which may hereafter be acquired by me therein, and for that purpose to sign and execute any proxies or their instruments in my name and on my behalf.
15. **Transfer Stock.** To sell, assign, transfer, and deliver any and all shares or stock standing in my name on the books of any corporation, or to which I may be, in equity or otherwise, beneficially entitled, and for that purpose to make and execute all necessary acts of assignment and transfer.
16. **Insurance and Employee Benefit Plans.** To redeem, surrender, borrow, extend, cancel, amend, pledge, alter or change, including change of beneficiary of any insurance policies in which I may have an interest, as my agent may deem proper and expedient, and for such purpose to sign and execute any documents, affidavits or forms required in my name and on my behalf, except however, my agent shall have no power and authority over life insurance policies I may own on my agent's life; and to exercise all powers and options involving retirement programs, compensation plans, pension, profit sharing and other employee benefit plans.
17. **Social Security and Government Benefits.** To make application to any governmental agency for any benefits or government obligation to which I may be entitled; to endorse any checks or drafts made payable to me from any government agency for my benefit, including any Social Security checks.
18. **Business Interests.** To continue to conduct or participate in any business in which I may be engaged or to carry out, modify or amend any agreement to which I may be a party, and to sell, exchange, modify or terminate such interest to or with such person or persons as my agent may deem proper and on such terms and with such security as my agent may deem appropriate; execute partnership agreements, and amendments thereto; incorporate, reorganize, merge, consolidate, recapitalize, sell, liquidate or dissolve any business; elect or employ officers, directors and agents; carry out the provisions of any agreement for the sale of any business interest or the stock therein.
19. **Borrow.** To borrow from time to time such sums of money and upon such terms as my said attorney may think expedient, unsecured or upon the security of any of my property, whether real or personal or otherwise, and for such purpose to give, execute in my name, deliver, and acknowledge promissory notes and/or renewals thereof, mortgages, pledges and guaranties with such powers and provisions as my agent may think proper or requisite.
20. **Debts and Expenses.** To pay, compromise, and settle any and all bills, loans, notes or other forms of indebtedness owned by me at the present time, or which may be owed by me or incurred by my agent hereunder for my benefit at anytime in the future and to incur and pay

  
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from any of my assets or property all reasonable expenses in connection with the control, management, and supervision of my property and the maintenance, support, care, and comfort of myself and those dependent upon me, including reasonable compensation for the services of my agent, and including the fees and charges of such agents, attorneys, accountants or others as my agent may, in the exercise of discretion, employ in the management of any of my affairs.

21. **Investments.** To invest and reinvest in loans, stocks, bond, including United States bonds purchased at a discount but redeemable at face value, securities, real estate, life insurance, annuities or endowment policies or combinations thereof, or in any other investment which my agent may deem proper; to reduce the interest rate at any time and from time to time on any mortgage or land contract; to deal with and give instructions to any brokerage firm with respect to the purchase, sale or other disposition of securities and other assets, add assets to or withdraw assets from any account in my name, and sign any representation certification, or agreement, including agreements regarding margin, option trading, or commodities accounts, that my agent deems advisable.

22. **Personal and Medical Care.** To make each and every judgment necessary for the proper and adequate care and custody of me and my family; to hire, employ, pay for and discharge such domestic help, nursing services, and practical and/or registered nurses as my agent may determine to be in the best interests of my health, and the power to give an informed consent or any informed refusal on my behalf with respect to my physical or mental health care and comfort, including specifically, by way of illustration only and not by way of limitation:

- A. Any medical care, diagnosis, surgical procedure, therapeutic procedure and/or other treatment of any type or nature;
- B. Any physical rehabilitation program;
- C. Any dental procedure;
- D. Any psychiatric or psychological care or treatment;
- E. The admission to any hospital, medical center, nursing home, or mental institution;
- F. The use of any drugs, medications, therapeutic devices, or other medicines or items related to my health;
- G. The execution of waivers, medical authorizations and such other approval as may be required to permit or authorize care which I may be incompetent to do so. The prices, costs, expenses and compensation incurred in furtherance of the foregoing are all to be within the sole and absolute discretion of my attorney.


23. **Restrictions on Agent's Powers.**

- A. My agent cannot execute a Will or Codicil on my behalf;
- B. My agent cannot execute any Trust on my behalf, however my agent can enter into a custodial agreement with a bank with trust powers;
- C. My agent cannot divert my assets to himself, his creditors or his estate;
- D. My agent shall not exercise, and shall not be vested with any incidents of ownership as to my insurance policies insuring my agent's life, owned by me;
- E. My agent is a fiduciary, possessing no general or limited power of appointment;
- F. My agent shall not exercise any powers which I received from my agent in a fiduciary capacity, and my agent shall have no authority to exercise any powers, the exercise of which would cause assets of mine to be considered as taxable in my agent's estate for the purposes of the Federal Estate Tax or the Michigan Inheritance Tax.

24. **Interpretation and Governing Laws.** This instrument is to be construed and interpreted as a general durable power of attorney. The enumeration of specific powers herein is not intended to, nor does it, limit or restrict the general powers herein granted to my agent. Paragraph headings are for convenience only and are not to be deemed to be part of this instrument. This

  
M. A.

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instrument is executed and delivered in the State of Michigan, and the laws of the State of Michigan shall govern all questions as to the validity of this power and the construction of its provisions.

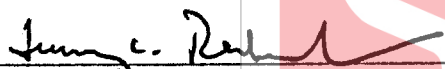
25. **Third-Party Reliance.** Third parties may rely upon the representation of my agent as to all matters relating to any power granted to my agent, and no person who may act in reliance upon the representations of my agent or the authority granted to my agent shall incur any liability to me or to my estate as a result of permitting my agent to exercise any power, and for the purpose of inducing third parties to rely on this power of attorney, I warrant that, if this power of attorney is revoked by me, I shall hold such third party harmless from any loss suffered or liability incurred as a result of such party's good faith reliance on the authority of my agent prior to such third party's actual knowledge of revocation or termination of this power of attorney whether such termination is by operation of law or otherwise. This warranty shall bind my heirs, devisees and personal representatives.


26. **Disability of Principal.** This power of attorney shall not be affected by my disability except as provided by statute. The authority of my agent shall be exercisable notwithstanding my later disability or incapacity or later uncertainty as to whether I am alive. Any act done by my agent during any period of my disability or incompetency or during any period of uncertainty as to whether I am alive shall have the same effect as though I were alive, competent and not disabled, and shall inure to the benefit of and bind me, my heirs, devisees, and personal representatives.

27. **Photographic Copies.** Photographic or other facsimile reproductions of this executed power may be made and delivered by my agent, and may be relied upon by any person to the same extent as though the copy were an original. Anyone who acts in reliance upon any representation or certificate of my agent, or upon a reproduction of this power, shall not be liable for permitting my agent to perform any act pursuant to this power.

I have signed and delivered this Durable Power of Attorney this 18th day of May, 1998.

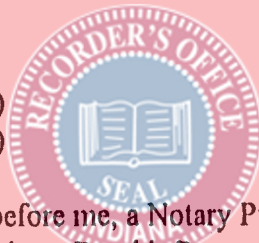
WITNESSES:

  
Terry L. Redamak

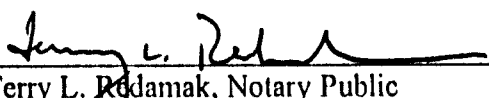
  
MARY ADAMS  
Social Sec. No. 406-09-2247-D

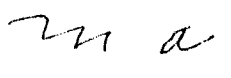
  
Pamela C. Renkawitz

STATE OF MICHIGAN )  
COUNTY OF BERRIEN )



On this 18th day of May, 1998, before me, a Notary Public in and for said County, personally appeared MARY ADAMS, who executed the above Durable Power of Attorney, and acknowledged the same to be her free act and deed.

  
Terry L. Redamak, Notary Public  
Berrien County, Michigan  
My Commission Expires: 02/21/00

  
M. A.

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