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POWER OF ATTORNEY ARTER of FICURDER

JEAN EUGENIA McCOSKEY, Principal ROBERT E. ROBINSON, Attorney In Fact

made under Indiana Code 30-5 as it may be amended, or replaced (the "Statue")

I, as principal, designate and name the person whose name appears above to be my attorney in fact.

A. Powers. According to the Statute, an attorney in fact has a power granted under IC 30.5 if the power of attorney incorporates the power. Therefore, by referring to the language of the Statute describing powers, this Power of Attorney incorporates into it the powers here listed and confers general authority with respect to them: the Lake County Recorder!

real property transactions IC 30-5-5-2 IC 30-5-5-3 tangible personal property transactions bond, share, and commodity transactions IC 30-5-5-4 banking transactions IC 30-5-5-5 IC 30-5-5-6 business operating transactions insurance transactions IC 30-5-5-8 beneficiary transactions IC 30-5-5-9 gift transactions IC 30-5-5-10 fiduciary transactions MAR 03 2000 IC 30-5-5-11 claims and litigation IC 30-5-5-12 family maintenance benefits from military servipeTER BENJAMIN IC 30-5-5-13 records, reports, and statemen COUNTY AUDITOR IC 30-5-5-14 IC 30-5-5-15 estate transactions IC 30-5-5/-19 all other matters

Any powers I do not wish to incorporate into this Power of Attorney I have deleted by lining out and writing my initials opposite the deletion.

In addition to the above powers, my Attorney in Fact shall have the authority to:

- Deliver and convey my assets to the then Trustee of any trust created either by me alone or jointly with any other person(s);
- File and make all permissible elections under the tax laws of the United States or any subdivision thereof;
- eatisfy any charitable pledge previously made by me which is evidence by any writing, and continue any charitable giving program consistent with my past giving record. I specifically authorize the making of a charitable gift which has as a component the payment to me of life income.

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IN FURTHERANCE OF THESE POWERS, I give my attorney in fact power to act on my behalf and to do for me and in my name those things which such attorney deems expedient to and necessary to effectuate the intent of this Power of Attorney, as fully as I could do for myself.

- B. Reservation of Power to Act and to Revoke. I reserve unto myself, however, the power to act on my own behalf and also to revoke this Power of Attorney.
- C. Chapters of Statute Also Applicable. The following chapters of the Statute also apply to this Power of Attorney and acts performed under it:

Definitions IC 30-5-2 Reliance IC 30-5-8 General Provisions IC 30-5-3 Liabilities IC 30-5-9 Duties IC 30-5-6 Termination IC 30+5-10

- D. Liability of Attorney in Fact. As permitted by IC/30-5-9-5, I, as principal, specifically provide that my attorney in fact is liable only if my attorney in fact acts in bad faith.
- E. Reliance on Power of Attorney. In addition to provisions of the Statute regarding reliance, all banking and other financial institutions may rely on this Power of Attorney being in effect unless I shall have executed a proper instrument revoking or changing it and delivered such instrument, or caused it to be delivered, to such person s).

All other persons to whom this Power of Attorney may be delivered may rely on its being in effect unless I shall have executed a proper instrument revoking or changing it and recorded such instrument, or caused it to be recorded, in the Office of the Recorder of Lake County, State of Indiana.

- F. Safe Deposit Box. In the event I have a safe deposit box, I give my attorney in fact power to enter or have access to that box and to any other safe deposit box in my name either individually or jointly with any person. I have the power also to remove property from such box or add property to it, and to relocate such box within the banking institution or at another. Powers here given are in addition to those incorporated into this Power of Attorney by reference.
- G. Duration of Power of Attorney. This Power of Attorney is not terminated by my incapacity.
- H. Revocation of Prior Powers. I do revoke all powers of attorney I signed before the date of this Power of Attorney. Revocation does not affect the validity of an act performed under a prior power of attorney.

Successor Attorney in Fact. As successor to my attorney in fact, I designate and name my grandniece, CAROL ANN SEWARD. Such successor shall become my attorney in fact when the person first designated and named has failed or ceased to serve as specified in the Statute, or has declined to serve.

By giving me written notice while I am not incapacitated, my attorney in fact may resign or decline to serve. During a period of my incapacity, my attorney in fact shall continue to serve until a successor attorney in fact is authorized to act under this Power of Attorney, whether designated and named in the Power of Attorney as such successor or selected by a court of competent jurisdiction to be such successor This Document is the property of

Binding Effect. Any act or thing performed by my attorney in fact under this Power of Attorney binds me and my successor in interest, as the Statute provides.

Signed this 17th day of August , 1999.

JEAN EUGENIA McCOSKEY

Address: 8850 Woodward Highland, IN 46322

SSN: 306-10-0464

STATE OF INDIANA

SS:

COUNTY OF LAKE

Before me, the undersigned, a Notary Public in and for said County and State, this 17th day of August, 1999, personally appeared the principal named above, signed this Power of Attorney, and acknowledged the elecution of it, as the voluntary act and deed of the principal, for the uses and purposes therein stated.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal the day and year first above written.

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FEB 2 1 2000

My Commission expires MOTARY PUBLIC STATE OF INDIANA LAKE COUNTY MY COMMISSION EXP. APR. 18,2000

I HEREBY CERTIFY THIS TO BE A TRUE & EVACT COPY OF THE ORIGINAL DOCUMENT HELD IN MY POSSESSION. lercantile national bank of Indiana

H. F. SMIDDY. Senior Vice President