

STATE OF INDIANA  
LAKE COUNTY  
FILED

2000-020889  
**GENERAL DURABLE UNLIMITED  
POWER OF ATTORNEY**

I, JOHN S. KOZUBAL, of Lake County, Indiana, hereby appoint PAUL W. KOZUBAL, my only living child, to serve as my attorney-in-fact (my "Agent"), giving to my Agent the power to accomplish the following acts in my name and for my benefit, as follows:

1. My Agent may receive funds from the Trustee of my revocable living trust, and make distribution of said funds pursuant to the powers granted therein. My Agent is also authorized to direct my Trustee to make a distribution pursuant to the powers reserved by me in Article 4, Section 1 to amend, revoke, or withdraw from my Trust. The formal name of my revocable living trust shall be as follows:

PAUL W. KOZUBAL, sole Trustee, or his successors in trust, under the JOHN S. KOZUBAL LIVING TRUST, dated February 19, 1997, and any amendments thereto.

2. My Agent may make a gift or gifts on my behalf at any time or times of any or all of my assets, cash, property or interests in property, including any right to change the beneficiary on any policy of life insurance I may own, to or for the benefit of those beneficiaries, and in the same proportions, who would receive distributions under my above-listed revocable living trust, were I to be considered deceased as of the date of the gift(s), for the purposes my Agent considers to be in my best interest, including, without limitation, the minimization of income, estate, inheritance or gift taxes. Gifts may be made either outright or through other funding vehicles, including, without limitation, irrevocable trusts, charitable lead or charitable remainder trusts, family limited partnerships and limited liability companies. My Agent shall not be limited by the annual federal gift tax exclusion, as that term is defined in the Internal Revenue Code at the time of the gift, and is specifically authorized to make a gift or gifts in excess of said exclusion.

3. My Agent may sign a trust or trusts as allowed under Indiana Code.

4. My Agent may convey real or personal property, whether tangible or intangible, or any interest therein.

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5. My Agent may transfer, convey, and assign stocks, bonds, securities, accounts held with securities firms, commodities, options, metals, and all other types of intangible property.

6. My Agent may receive and endorse checks and drafts, deposits and withdraw funds, and acquire and redeem certificates of deposit in banks, savings and loans, and all other financial institutions.

7. My Agent may execute or release mortgages, deeds of trust, or other security agreements as may be necessary to accomplish the purpose of this Special Power of Attorney.

8. My Agent may apply for, endorse, and transfer certificates of title for any motor vehicle.

9. My Agent may endorse, convey, and otherwise transfer all business interests that I may now own or hereafter acquire.

10. My Agent may have access to any safe deposit box rented by me and remove the contents of such safe deposit box, and any institution in which a safe deposit box is located shall be relieved of any liability to me, my heirs, or assigns as a result of my Agent's exercise of this power.

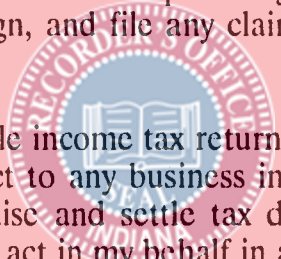
11. My Agent may prepare, sign, and file joint or separate income tax returns or declarations of estimated tax for any year; prepare, sign, and file gift tax returns with respect to gifts made by me for any year; and prepare, sign, and file any claims for refund of any tax.

12. My Agent may also file income tax returns and all other forms of tax returns with respect to any business interest owned by me. My Agent may compromise and settle tax disputes with any tax authority. My Agent may act in my behalf in all tax matters before all officers of the Internal Revenue Service and for any other taxing authority, including the receipt of confidential information.

13. My Agent may make a transfer pursuant to I.C. 30-2-8-5, commonly known as the Indiana Uniform Transfers to Minors Act, or under any similar law of another jurisdiction.

14. My Agent may 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, estate or intestate succession; to release or abandon any property or powers which I may now or hereafter own, including any interests in or rights over trusts (including the right to

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alter, amend, revoke, or terminate). In exercising such discretion, my Agent may take into account such matters as shall include, but shall not be limited to, any reduction in testate or inheritance taxes on my estate, the effect on my public benefits to which I may be or may become entitled, and the effect of such renunciation or disclaimer upon persons who receive the renounced or disclaimed property.

15. My Agent may use any financial and estate planning device I, myself, might use were I personally present, competent and acting in my own behalf.

16. My Agent may purchase any type of property that is considered to be an exempt resource under 405 IAC 2-3-15, the Indiana Client Eligibility System (ICES) Program Policy Manual or any federal or state law, regulation, rule, or mandate affecting public benefits in the state of Indiana.

17. My Agent to purchase, from a reputable insurance company, an non-assignable, non-cancelable single premium, irrevocable straight life commercial annuity.

The estate and financial planning powers herein conferred are for the purpose of providing for my spouse and other beneficiaries of my estate plan, reducing tax liability, or preserving assets for use by my spouse or other beneficiaries of my estate plan in the event I require long-term health care.

In carrying out the powers granted herein, my Agent shall be guided by the standard that these powers are designed, in part, for the preservation of my assets and my Agent shall exercise such powers in such a way as to provide for my best interests and the best interests of the beneficiaries of my estate plan. My Agent may exercise any and all powers conferred herein without any prohibition against self-dealing.

I request, but do not require, that my Agent consult with counsel knowledgeable about public and private benefits that may be available to me before exercising any powers conveyed herein.

No person who acts in reliance on the representations of my Agent or the authority granted under this General Durable Unlimited Power of Attorney shall incur any liability to me, my heirs, or assigns as a result of permitting my Agent to exercise any power granted under this General Durable Unlimited Power of Attorney.

This General Durable Unlimited Power of Attorney shall not be affected if I become disabled or incapacitated.

If any provision of this General Durable Unlimited Power of Attorney is declared by a court of competent jurisdiction to be invalid for any reason, such invalidity shall not affect the remaining provisions of this document. The remaining provisions shall be fully severable, and this document shall be construed and enforced as if the invalid provision had never been included in my General Durable Unlimited Power of Attorney.

I have consulted with legal counsel, am fully informed as to all the contents of this document, and understand the full import of the grant of these powers to the person or persons named herein.

IN WITNESS WHEREOF, I have executed this General Durable Unlimited Power of Attorney on February 19, 1997.

JOHN S. KOZUBAL, Principal

STATE OF INDIANA )

COUNTY OF LAKE )

SS:

The foregoing General Durable Unlimited Power of Attorney was signed and acknowledge before me on February 19, 1997, by JOHN S. KOZUBAL, Principal. Witness my hand and Notarial Seal.

Clifford J. Rice  
Notary Public

"OFFICIAL SEAL"  
Clifford J. Rice, Notary Public  
Porter County, State of Indiana  
My Commission Expires 4/21/99

This instrument prepared by the Law Firm of Rice & Rice, 3235 Willowcreek Road, Portage, IN 46368. Telephone (219) 762-7711.