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GENERAL DURABLE

POWER OF ATTORNEY

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KNOW ALL MEN BY THESE PRESENTS, That I, Howard McNair, Sr., of Lake County, Indiana, do hereby make, constitute and appoint Yvonne T. McNair, 4109 W. 10th Avenue, Gary, IN 46404, my true and lawful agent and attorney-in-fact for me and in my name, place and stead, and in my behalf, and for my use and benefit, to exercise and perform any act, power, duty, right and obligation whatsoever that I now have or may hereafter acquire the legal right, power, or capacity to exercise or perform, in connection with, arising from, or relating to any person, item, transaction, thing, business, property (real or personal, tangible or intangible), or matter whatsoever, under such terms and conditions, and under such covenants, as said attorney-in-fact shall deem proper, including but not limited to the following powers:

The following enumeration of specific powers is not intended to limit or restrict the foregoing general powers, shall not be construed or interpreted as limiting or restricting the foregoing general powers, is not intended to limit or restrict any other specific power listed below, and shall not be construed or interpreted as limiting or restricting any other specific power listed below:

1. **Hold Property.** To request, ask, demand, sue for, recover, collect, receive, hold and possess my property. As used in this power of attorney, the term "property" includes all real and personal property owned by me, my interest in all property held in joint tenancy, my interest in all no homestead property held in tenancy by the entirety. The term "property" also includes, but is not limited to, the following: my interest in my VALIC account No. 8472433, Houston, TX, annuities, income, interest dividends, distributions, gifts, legacies, bequests, devises, loans, furnishings, furniture, personal effects, motor vehicles, tangible personal property, sums of money, stock certificates, checks, drafts, accounts, deposits, mortgages, notes.

2. **Lawsuits.** To have, use, take, pursue, file, prosecute, defend, and dismiss lawsuits, actions, arbitrations, mediations, appeals, and other proceedings in order to defend me, to collect money or other property to which I am entitled, to enforce any right I may have, or otherwise involving me or my property.

3. **Borrow Money.** To borrow money on any terms from any lender and to mortgage, lien, pledge, and encumber my property by mortgage, deed of trust, security agreement, pledge or otherwise.

4. **Pay Bills.** To pay my bills, expenses, debts, mortgages, and accounts as they come due and to pay them off in full at such time as my attorney-in-fact determines advisable.

5. **Acquire Properties.** To purchase, buy, lease, exchange, option, accept and acquire any and all kinds of real and personal property and interests therein, and to contract for any of the foregoing, for me, in my behalf and in my name and under such terms and conditions, and under such covenants, as my attorney-in-fact shall deem proper.

13.00
CASH

6. **Government Programs.** To apply for, collect, receive, deposit, hold, cash and use for my benefit all payments and benefits to which I am entitled from Social Security, Medicare, Medicaid or any governmental program or agency.

7. **Health Care.** To admit me into a hospital or center when I need medical or physical care; to authorize medical and related personnel to perform surgery, operations and any other treatments upon me, and to do or authorize any other act for my benefit and physical welfare. To bind me to care planning decision forms and consents, including but not limited to, consent to medical treatment and consent to health and rehabilitative programs. To sign for and legally bind me to all the financial and other administrative documents and commitments at the hospital or center pertaining to me, including, but not limited to, the following: Admission and Financial Agreements; Medical Certification and Claim Forms; Specific Temporary Consents such as travel waivers, medical records requests and the like. To make health care decisions, both before and after my death.

8. **Documents.** To make, receive, sign, indorse, endorse, execute, acknowledge, deliver, and possess such documents as my attorney-in-fact deems to be advisable with regard to any of the powers under this power of attorney.

9. **Tax Returns.** To prepare, cause to be prepared, and to sign in my name and on my behalf tax returns, claims for refund, requests for extension of time, powers of attorney, receipts, offers, consents, waivers, agreements, closing agreements and other documents regarding income, estate, gift, ad valorem, and other taxes and tax returns under local, state and federal laws.

10. **Attorney-in-Fact's Decisions.** To affect any or all of the above-described transactions to any persons, firms, corporations or other entities as my attorney-in-fact may deem proper, and on such terms, conditions and prices as my attorney-in-fact may deem proper.

11. **Related Powers.** I grant to said attorney -in-fact full power and authority to do, take, and perform all and every act and thing whatsoever requisite, proper, or necessary to be done, in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally present.

12. **Term.** The rights, powers and authority of my attorney-in-fact herein granted shall commence and be in full force and effect on the date I sign this power of attorney, and such rights, powers and authority shall remain in full force and effect thereafter until, I, the Principal, record in the Public Records of Lake County, Indiana, written notice that this instrument is no longer in effect or until the effectiveness of this power of attorney is terminated in accordance with law by my death.

13. **Durable.** This durable power of attorney shall not be affected by disability or incapacity of the principal except as provided by statute. It is my intent that the powers conferred on my attorney-in-fact shall be exercisable from the date I sign this power of attorney, notwithstanding my later disability or incapacity. At the time of signing this power of attorney, Indiana law provides that this power of attorney is durable.

14. **Guardian of the Principal and the Principal's estate.** I nominate my attorney-in-fact as the guardian of my person and estate for consideration by the court if protective proceedings for my person or estate are hereafter commenced.

15. **Paragraph Headings.** Paragraph headings shall not be construed to limit or restrict the powers granted herein, but may be used to expand them. It is my intent that my agent and attorney-in-fact have the broadest powers possible to act for me while I have the legal capacity to act and also while I am legally incapacitated to act, so as to avoid the necessity of a guardianship in case of my incapacity.

IN WITNESS WHEREOF, I, the Principal have hereunto set my hand and seal this 14th day of June, 2000.

Signed, sealed and delivered in the presence of:

Lee R. Jack
Witness

Florence Kersaj
Witness

Howard McNair, Sr.
Principal

STATE OF INDIANA)
COUNTY OF LAKE)

BEFORE ME, personally appeared Howard McNair, Sr. and known to me to be the person described in and who executed the foregoing DURABLE POWER OF ATTORNEY, and acknowledged to and before me that he executed said instrument for the purposes therein expressed.

WITNESS my hand and official seal, this 14th day of June, 2000, in the aforesaid County and State.

Florence Kersaj
NOTARY PUBLIC

My commission expires:

10-3-2000