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DURABLE POWER OF ATTORNEY FOR PROPERTY

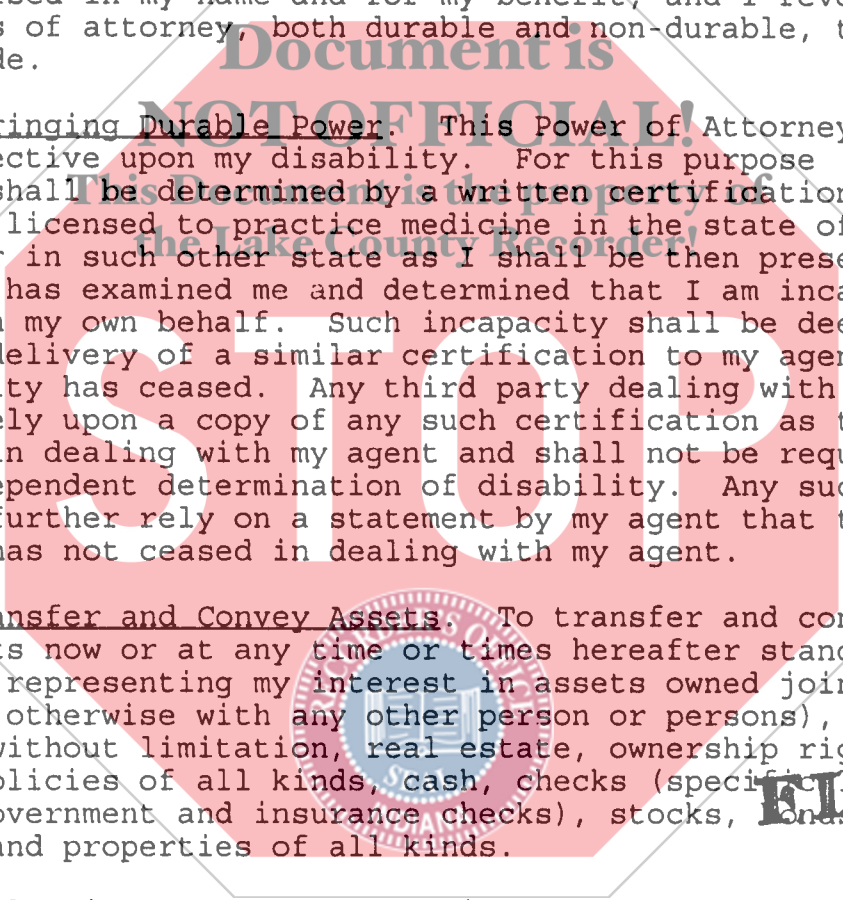
Key # 35-22-18

In accordance with the Indiana Powers of Attorney Act (I.C. 30-5-5) of the State of Indiana, I, GERTRUDE CHIZMAR, (herein called Principal), of Lake County, Indiana, hereby appoint RICHARD J. CHIZMAR of Gaithersburg, Maryland, as my attorney-in-fact (herein called agent) with the following powers to be exercised in my name and for my benefit, and I revoke all other powers of attorney, both durable and non-durable, that I may have made.

1. Springing Durable Power. This Power of Attorney shall only be effective upon my disability. For this purpose disability shall be determined by a written certification of a person duly licensed to practice medicine in the state of my residence or in such other state as I shall be then present, that such person has examined me and determined that I am incapable of acting on my own behalf. Such incapacity shall be deemed to cease upon delivery of a similar certification to my agent that the incapacity has ceased. Any third party dealing with my agent may rely upon a copy of any such certification as to my disability in dealing with my agent and shall not be required to make an independent determination of disability. Any such third person may further rely on a statement by my agent that the disability has not ceased in dealing with my agent.

2. Transfer and Convey Assets. To transfer and convey any or all assets now or at any time or times hereafter standing in my name (or representing my interest in assets owned jointly, commonly or otherwise with any other person or persons), including, without limitation, real estate, ownership rights in insurance policies of all kinds, cash, checks (specifically including government and insurance checks), stocks, bonds, securities and properties of all kinds.

3. Collection Powers. 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, interest, 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 recovery thereof, and to adjust, sell, compromise, and agree for the same and to execute and deliver



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**PETER BENJAMIN
LAKE COUNTY AUDITOR**

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for me, on my behalf, and in my name, all endorsements, releases, receipts, or other sufficient discharges for the same.

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 action, for such price, upon such terms and conditions, as my agent shall determine.

5. 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 entirety), lands, tenements and hereditaments, for such price, upon such terms and conditions, as my agent shall determine.

6. 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, contracts, 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.

7. 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 any other person(s), in any bank or financial institution, for any purpose which my 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 cash 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 any other person(s), in any bank or financial institution; and to carry on all my ordinary banking business.

8. Tax Returns. To prepare, execute and file reports, returns, declarations, forms and statements for any and all tax purposes including income, 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 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 or for recovery 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 employ attorneys, accountants or other representatives and grant Powers of Attorney or letters of appointment thereof for any of the purposes aforesaid.

9. Gifts. To make such gifts as my agent may deem proper either outright, in trust, and in custodianship, (including gifts to my agent) and including charitable gifts and pledges, all in the sole discretion of my agent.

10. Safe Deposit Box. To have access to any safe deposit box of which I am a tenant or co-tenant with 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.

11. Employ Agents. To employ and compensate agents, accountants, attorneys, real estate brokers and other professionals and to retain and compensate such persons for services rendered; to waive any attorney-client privilege and to waive any other privilege which I may have with any other person.

12. 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 or my 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.

13. Social Security and Government Benefits. To make application to any governmental agency for any benefit 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.

14. Motor Vehicles. To apply for a certificate of title upon, and endorse and transfer title thereto, 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 assignment.

15. Legal Actions. 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, or claimed by me may be concerned.

16. Dividends. 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.

17. 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 and for that purpose to sign and execute any proxies or other instruments in my name and on my behalf.

18. Transfer Stock. To sell, assign, transfer, and deliver all and any shares of 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 documents of assignment and transfer.

19. 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.

20. 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.

21. Borrow. To borrow from time to time such sums of money and upon such terms as my agent may think expedient for or in relation to any purpose or object which my agent may deem proper or 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 necessary.

22. Debts and Expenses. To pay, compromise, and settle any and all bills, loans, notes or other forms of indebtedness owed by me at the present time, or which may be owed by me or incurred by my agent hereunder for my benefit at any time in the future, and to incur and pay 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 employ in the management of any of my affairs.

23. Investments. To invest and reinvest in loans, stocks, bonds, 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 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, that my agent deems advisable.

24. Create, Fund, Amend, or Revoke Trust. To create, amend, or revoke a trust for my benefit or a trust for my benefit and for the benefit of my descendants upon such terms and conditions as my agent shall deem appropriate.

25. Disclaimer. To execute and deliver disclaimers, either partial or complete, of any rights or interests I now or hereafter may acquire.

26. Support of Dependents. To disburse funds as may be necessary in the sole discretion of my agent for my proper maintenance and support, to continue any support that I may be giving to others and to meet any emergencies which happen to me or persons dependent in whole or in part upon me.

27. Resign Fiduciary Position. To resign any fiduciary position to which I have been or may be appointed, with or without accounting or formal or informal settlement.

28. Withdraw Income or Principal From a Trust. To withdraw and or receive on my behalf income and/or principal of a trust to which I may be entitled.

29. Disability of Principal. 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 and legal representatives.

30. Nomination of Guardian. I hereby nominate my agent to serve as Guardian of my estate if it becomes desirable or necessary by law to have a guardian named under the circumstances of the situation.

31. Funeral Arrangements. To make advance arrangements for my funeral and burial, including the purchase of a burial plot and marker, and such other related arrangements, as my agent deems advisable. I shall seek to communicate my wishes to my agent with respect to these matters and my agent should rely upon such wishes in exercising this power.

32. Third-Party Reliance. Third parties may rely on the representations of my agent as to all matters relating to any power granted to my agent, and no person who acts in reliance upon the representations of my agent or the authority granted to my agent shall incur any liability to me or 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 or otherwise terminated, I will indemnify and save third parties harmless from any loss suffered or liability incurred by such third parties in good faith reliance on the authority of my agent prior to such third parties' 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 and legal representatives.

33. Restrictions on Agent's Powers.

a. Execution of will. My agent cannot execute a will or codicil on my behalf.

b. Power of appointment. My agent is a fiduciary, possessing no general or limited power of appointment.

c. Exercise of powers. 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 federal estate tax or under the tax laws of the state of my agent's domicile.

d. Diversion of assets. My agent cannot divert my assets to herself, her creditors, or her estate.

e. Life insurance policies. My agent shall not exercise, and shall not be vested with any incidents of ownership as to insurance policies insuring my agent's life, owned by me.

34. Protection for Agent. No agent named herein shall incur any liability to me for acting or refraining from acting hereunder, except for such agent's own willful misconduct or gross negligence.

35. Nomination of Successor Agent. If RICHARD J. CHIZMAR declines in writing to act as my agent, is absent from the State, becomes disabled or dies, I appoint THOMAS S. FLYNN of Los Angeles, California as my agent to act then with all of the powers given my original agent. Any person may rely upon any act done by such successor agent and shall not be required to inquire into whether the original agent is in fact dead, disabled, or absent from the State, as the case may be.

36. Photographic Copies. Photographic or other facsimile reproductions of this executed Power of Attorney 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.

37. Recording. This instrument may be recorded in the Recorder's Office of Lake County, Indiana, and, if recorded, will not be revoked by my act as principal until a revoking instrument has been recorded in the same Office.

38. Interpretation and Governing Law. This instrument is to be construed and interpreted as a Durable Power of Attorney

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



I have executed and delivered this Durable Power of Attorney

