STATE OF INDIANA
LAKE COUNTY
POWER OF ATTORNEY
OF
HUMBIN UP. OXNOLES

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HURBIN M. INGLES 51
HURBIN M. INGLES
W. CARTER

The undersigned hereby nominates, constitutes and appoints Hurbin M. Ingles whose address is 8646 Hohman Avenue, Munster, Indiana, as my true and lawful attorney-in-fact to do and perform for me and in my name the following:

Banking and Financial Transactions: (a) To open accounts, in my name or on my behalf, in any bank or trust company, savings and loan company, insurance company, credit union, or any other banking or savings institution, and to deposit into such accounts, or into accounts now existing or hereafter established in my name, any money, checks, notes, drafts, acceptances or other evidences of indebtedness payable to or belonging to me, including but not being limited to, checks or drafts issued by the Treasurer of the United States or any other official, bureau, department or agency of the United States Government or by the Treasurer or similar official of any state, or any other official, bureau, department or agency of any State, municipality or other government body; and to disburse, withdraw or receive from such accounts, all or any part of the balance therein; (b) to make such endorsements and to sign such documents as may be required in connection with deposit into any of such accounts; (c) to sign checks, withdrawals, drafts, receipts or other documents as may be required in connection with disbursement or withdrawal from or receipt of such accounts; and (d) to have access to and to remove any or all of my property contained or held in any and all other safety deposit boxes in my name either individually or jointly with any other person.

2. Motor Vehicles: To sell, lease, maintain, insure, license and re-license any motor vehicle which I may own or in which I may have an interest and to execute and delivery any

instruments required so to do.

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3. Tax Matters: (a) To prepare, execute and file on my behalf income and other tax returns and pay any amount determined due; (b) To prepare, execute and file on my behalf documents pertaining to real estate and personal property taxes, assessments, and application for exemptions; and (c) To act on my behalf in tax matters where it may be necessary to negotiate, compromise and settle tax disputes, including appealing determinations of value assessments and taxes due.

- Conduct of Business: (a) To manage my property and to conduct my business affairs, including but not limited to, leasing, managing and maintaining any real or personal property which I may own; (b) to recover, obtain and hold possession of any real estate, monies, goods, chattels, debts, or any other thing in which I may have an interest; (c) to pay, discharge or compromise any of my debts or other obligations; (d) to deal with trustees of trust which I have an interest and to exercise where appropriate any rights that I may have in such trusts; (e) to fund a trust which I have created whether such trust is irrevocable or revocable; (f) to receive my mail and to cancel or continue any credit cards or charge accounts; (g) to take custody of my valuable papers including my will, trust agreements, insurance policies, securities or other such related items; (h) to institute, settle, appeal or terminate any administrative proceeding or other litigation in which I have been involved for which it is or has been instituted on my behalf; and (i) to nominate a person to act as guardian or conservator over myself or my estate should one be necessary despite the existence of this Power of Attorney.
- 5. Securities Transactions: (a) To purchase or otherwise acquire and to sell or otherwise dispose of securities, reluding, but not limited to, stocks, bonds, notes, and other securities or evidences of indebtedness, all at such price and on such terms as my attorney-in-fact may determine; (b) To vote any such semilities in my name, in person or by proxy; and (c) To receive wividends and other distributions on such securities.
- 6. Transfer of Interest in Real Estate: To selt consideration and upon such terms as my attorney-invest shall deem

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advisable, including a contract for conditional sale, and also to execute and deliver any deed, sales agreement, lease, contract and any other document(s) in such manner and form as may be necessary or required for my attorney-in-fact to transfer all or any part of my interest in any and all real estate in which I now hold, or may

hereafter acquire, an interest.

Health and Personal Care Decisions: (a) To make appropriate arrangements for my spiritual and religious needs consistent with my belief; (b) To have access to any and all medical and related information and records of myself; (c) To disclose medical related information to third parties as needed and as required; (d) To employ and/or discharge medical and related personnel on my behalf; (e) To consent or refuse to consent to medical care on my behalf including the right to make any and all decisions with respect to whether medical treatment should be removed or withheld; (f) To consent or refuse to consent to psychiatric care, including the right to voluntarily commit myself to a psychiatric care facility if it becomes necessary; (g) To provide appropriate relief from pain or other such maladies or discomforts; and (h) To arrange for care and lodging in a hospital, nursing home or hospice.

IN FURTHERANCE OF THESE POWERS I give my attorney-in-fact power and authority to do for me and in my name those things which such attorney deems expedient to and necessary to effectuate the intent of this instrument, as fully as I could do personally for myself, reserving unto myself, however, the power to act on my own behalf and also to revoke the powers given in this instrument.

The following named banks, savings and loan associations, investment firms, and/or other persons, firms or corporations listed below may relye on this instrument being in effect and unrevoked by me unless I shall have executed a proper instrument of revocation and delivered it, or caused it to be delivered, to such person, firm or corporation: Centier Bank, Citizens Federal and Indiana National Bank. All other persons, firms and corporations to whom this instrument may be delivered may rely on its being in effect and unrevoked by me unless I shall have executed a proper instrument of revocation and recorded it, or caused it to be recorded, in the Office of the Recorder of Lake County, State of Indiana.

THIS POWER OF ATTORNEY SHALL NOT BE AFFECTED BY MY SUBSEQUENT DISABILITY, INCAPACITY OR INCOMPETENCE NOT BY LAPSE OF TIME, IT BEING MY INTENTION THAT THIS INSTRUMENT CONSTITUTE A DURABLE POWER OF ATTORNEY UNDER THE INDIANA UNIFORM DURABLE POWER OF ATTORNEY ACT.

Signed this 3rd day of June, 1992 in One (1) counterpart, each of which shall be considered an original.

Counterpart No.

X- Vinly L Inglis GRANTOR

325-05-8679
GRANTOR'S SOCIAL SECURITY NUMBER

13917 Lague Drive, Cedar Lake, IN
GRANTOR'S ADDRESS

STATE OF INDIANA, COUNTY OF LAKE, SS:

Before me, the undersigned, a Notary Public in and for said County and State, this 3rd day of June, 1992, personally appeared the Grantor named above, and acknowledged the execution of this Power of Attorney to be the voluntary act and deed of the Grantor, for the uses and purposes therein stated.

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

NÓTARÝ PUBLIC

My Commission Expires: 1/7/94 Resident of: Lake County

This instrument prepared by ROBERT E. STOCHEL, Attorney at Law