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RECORDER OF DEEDS  
SCOTT COUNTY, IOWA

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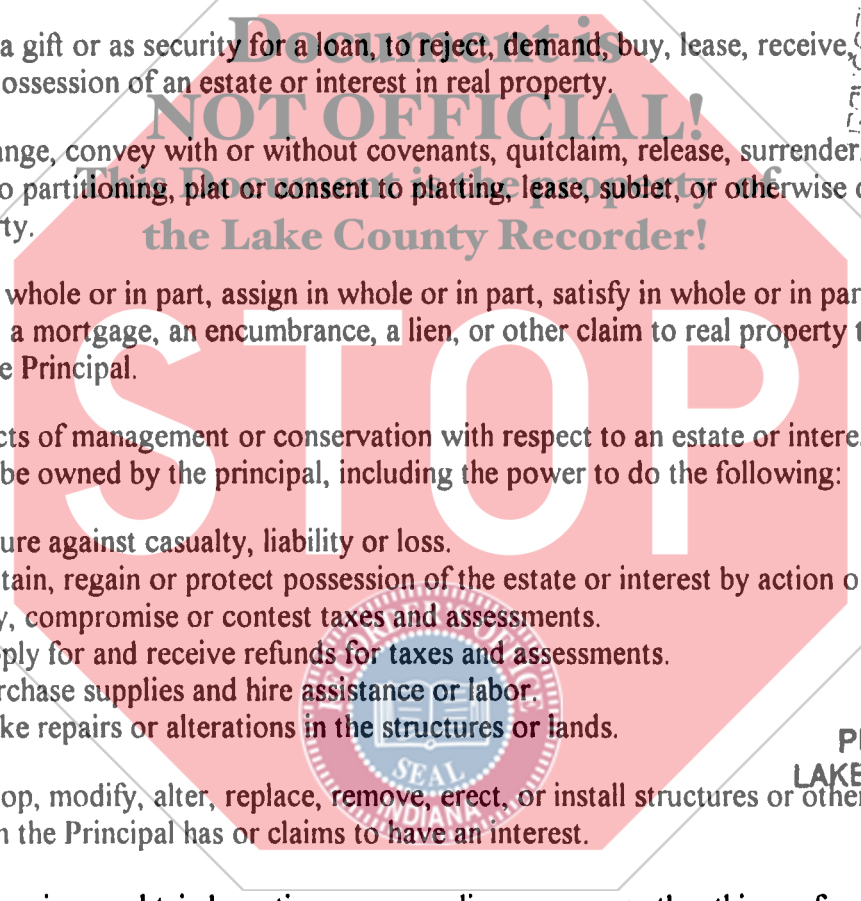
### POWER OF ATTORNEY

**POWER OF ATTORNEY** of JAMES P. BINDELL, SR. (hereinafter referred to as Principal) to JAMES P. BINDELL, JR, and CAROL BINDELL, jointly (hereinafter referred to as Attorney-in-Fact).

I hereby nominate, constitute and appoint JAMES P. BINDELL, JR. and CAROL BINDELL, jointly, as my lawful Attorney-in-Fact to do and perform for me and in my name the following:

#### A. GENERAL AUTHORITY WITH RESPECT TO REAL PROPERTY.

1. Accept as a gift or as security for a loan, to reject, demand, buy, lease, receive, or otherwise acquire either ownership or possession of an estate or interest in real property.
2. Sell, exchange, convey with or without covenants, quitclaim, release, surrender, mortgage, encumber, partition or consent to partitioning, plat or consent to platting, lease, sublet, or otherwise dispose of and estate or interest in real property.
3. Release in whole or in part, assign in whole or in part, satisfy in whole or in part, and enforce by action or proceeding, a mortgage, an encumbrance, a lien, or other claim to real property that exists or is claimed to exist in favor of the Principal.
4. Perform acts of management or conservation with respect to an estate or interest in real property owned or claimed to be owned by the principal, including the power to do the following:
  - a. Insure against casualty, liability or loss.
  - b. Obtain, regain or protect possession of the estate or interest by action or proceeding.
  - c. Pay, compromise or contest taxes and assessments.
  - d. Apply for and receive refunds for taxes and assessments.
  - e. Purchase supplies and hire assistance or labor.
  - f. Make repairs or alterations in the structures or lands.
5. Use, develop, modify, alter, replace, remove, erect, or install structures or other improvements upon real property in which the Principal has or claims to have an interest.
6. Demand, receive or obtain by action or proceeding money or other things of value to which the principal is, may become or may claim to be entitled to as the proceeds of an interest in real property or of one or more transactions under this section; conserve, invest, disburse, or use any proceeds received for purposes authorized under this section; and reimburse the Attorney-in-Fact for expenditures properly made by the Attorney-in-Fact.
7. Participate in a reorganization with respect to real property, receive and hold shares of stocks or instruments of a similar character received under a plan or reorganization, and act with respect to the shares including the power to do the following:
  - a. Sell or otherwise dispose of the shares.
  - b. exercise or sell options.



STATE OF IOWA  
 LAKE COUNTY  
 FILED FOR RECORD  
 2000 SEP 15 AM 10:53  
 MORTGAGE DIVISION

**FILED**  
SEP 12 2000

PETEE P...  
LAKE COUNTY...

**COMMUNITY TITLE COMPANY**  
FILE NO L 19991 MW

45.00  
E.P.  
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Return to: Richard M. Baker, 2550 Middle Rd, Ste 101, Benedict, IA 52722

- c. Convert the shares.
- d. Vote on the shares in person or by the granting of a proxy.

8. Agree and contract in any manner and on any terms with a person for the accomplishment of any purpose under this section and perform, rescind, reform, release, or modify an agreement or a contract made by or on behalf of the principal.

9. Execute, acknowledge, seal, and deliver a deed, revocation, mortgage, lease, notice, check, or other instrument that the attorney-in-fact considers useful for the accomplishment of a purpose under this section.

10. Prosecute, defend, submit to arbitration, settle, and propose or accept a compromise with respect to a claim existing in favor of or against the principal based on or involving a real property transaction, and intervene in an action or proceeding relating to a claim.

11. Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when the attorney-in-fact considers the action to be desirable for the proper execution of a power under this section or for the keeping of necessary records.

12. Perform acts relating to land use and zoning concerning property in which the principal has an ownership interest.

13. Perform any other act with respect to an estate or interest in property.

The powers described in this section are exercisable equally with respect to an interest in an estate or real property owned by the principal at the time of the giving of the power of attorney or acquired after that time, whether located in Indiana or in another jurisdiction.

#### **B. GENERAL AUTHORITY WITH RESPECT TO TANGIBLE PERSONAL PROPERTY.**

1. Accept as a gift or as security for a loan, reject, demand, buy, receive, or otherwise acquire ownership or possession of tangible personal property or an interest in tangible personal property.

2. Sell, exchange, convey with or without covenants, release, surrender, mortgage, encumber, pledge, hypothecate, pawn, grant options concerning, lease or sublet, or otherwise dispose of tangible personal property or an interest in tangible personal property.

3. Release in whole or in part, assign the whole or a part of, satisfy in whole or in part, and enforce by action or proceeding, a mortgage, an encumbrance, a lien, or other claim that exists or is claimed to exist in favor of the principal with respect to tangible personal property or an interest in tangible personal property.

4. Perform acts of management or conservation with respect to tangible personal property or an interest in tangible personal property owned or claimed to be owned by the principal, including the power to do the following:

- a. Insure against casualty, liability, or loss.
- b. Obtain, regain possession of, or protect by action or proceeding.
- c. Pay, contest, or compromise taxes or assessments.

- d. Apply for and receive funds in connection with taxes or assessments.
- e. Move from place to place or store for hire or on a gratuitous bailment.
- f. Use, alter, and make repairs.

5. Demand, receive, or obtain by action or proceeding money or other things of value to which the principal is, may become, or claims to be entitled to as the proceeds of tangible personal property, or a transaction permitted under the section, conserve, invest, disburse, or use anything received for the purpose permitted under this section, and reimburse the attorney-in-fact for expenditures properly made in the execution of power conferred upon the attorney-in-fact.

6. Agree and contract in any manner and on any terms with a person and on any terms that the attorney-in-fact selects to accomplish purpose permitted under this section and perform, rescind, reform, release, or modify an agreement or a contract made by or on behalf of the principal.

7. Execute, acknowledge, seal, and deliver a conveyance, mortgage, lease, notice, check, or other instrument that the attorney-in-fact considers useful to accomplish a purpose permitted under this section.

8. Prosecute, defend, submit to arbitration, settle, and propose to accept a compromise with respect to a claim existing in favor of or against the principal based on or involving a tangible personal property transaction or intervene in an action or proceeding relating to a claim.

9. Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when the attorney-in-fact considers the action to be desirable for the proper execution by the attorney-in-fact of a power described in this section and keep needed records.

10. Perform any other acts with respect to tangible personal property or an interest in tangible personal property.

The powers described in this section are exercisable equally with respect to tangible personal property or an interest in tangible personal property owned by the principal at the time of the giving of the power of attorney or acquired after that time, whether located in Indiana or in another jurisdiction.

### **C. GENERAL AUTHORITY WITH RESPECT TO BONDS, SHARES, AND COMMODITIES.**

1. Accept as a gift or as security for a loan, reject, demand, receive, or otherwise acquire ownership or possession of a bond, a share, an instrument of similar character, a commodity interest, or an instrument with respect to the bond, share, or interest, together with the interest, dividends, proceeds, or other distributions connected with the instruments.

2. Sell, sell short, exchange, transfer with or without a guaranty, release, surrender, hypothecate, pledge, grant options concerning, loan, trade in, or otherwise dispose of a bond, a share, an instrument of similar character, a commodity interest, or an instrument with respect to the bond, share, or instrument.

3. Release in whole or in part, assign the whole or a part of, satisfy in whole or in part, and enforce by action or proceeding a pledge, an encumbrance, a lien, or other claim as to a bond, a share, an instrument of similar character, a commodity interest, or an interest with respect to the bond, share, or interest when the pledge, lien, or other claim is owned or claimed to be owned by the principal.



4. Perform acts of management or conservation with respect to a bond, a share, an instrument of similar character, a commodity interest, or an interest with respect to the bond, share, or interest, owned to claimed to be owned by the principal, or in which the principal claims to have an interest, including the power to do the following:

- a. Insure against casualty, liability, or loss.
- b. Obtain, regain possession of, or protect the principal's interest by action or proceeding.
- c. Pay, compromise, or contest taxes and assessments.
- d. Apply for and receive funds for taxes and assessments.
- e. Consent to and participate in a reorganization, recapitalization, liquidation, merger, consolidation, sale, lease, or other change in or revival of a corporation or an association, in the financial structure of a corporation or an association, or in the priorities, voting rights, or other special rights with respect to the corporation or association.
- f. Become a depositor with a protective, reorganization, or similar committee of the bond, share, instrument of similar character, commodity interest, or an interest with respect to the bond, share, or interest belonging to the principal, and make payments reasonable incident to becoming a depositor.
- g. Exercise or sell an option, a conversion, or similar right.
- h. Vote in person or by the granting of a proxy with or without the power of substitution, either discretionary, general, or otherwise.

5. Carry in the name of a nominee selected by the attorney-in-fact evidence of the ownership of a bond, a share, an instrument of similar character, a commodity interest, or an interest with respect to the bond, share, or interest belonging to the principal.

6. Employ in any way believed to be desirable by the attorney-in-fact a bond, a share, an instrument of similar character, a commodity interest, or an interest with respect to the bond, share, or interest in which the principal has or claims to have an interest for the protection or continued operation of a speculative or margin transaction begun or personally guaranteed in whole or in part by the principal.

7. Demand, receive, or obtain by action or proceeding money or other things of value to which the principal is, may become, or claims to be entitled as the proceeds of an interest in a bond, a share, an instrument of similar character, a commodity interest, or an interest with respect to the bond, share, or interest, or of a transaction permitted under this section, conserve, invest, disburse, or use anything received for a purpose permitted under this section, and reimburse the attorney-in-fact for expenditures properly made in the execution of powers conferred upon the attorney-in-fact.

8. Agree and contract in any manner and on any terms with a broker or other person the attorney-in-fact selects to accomplish a purpose permitted under this section and perform, rescind, reform, release, or modify the agreement or contract or a similar agreement made by or on behalf of the principal.

9. Execute, acknowledge, seal, and deliver a consent, an agreement, an authorization, an assignment, a revocation, a notice, a waiver of notice, a check, or an instrument the attorney-in-fact considers useful to accomplish a purpose permitted under this section.

10. Execute, acknowledge, and file a report or certificate required by law or governmental regulation.

11. Prosecute, defend, submit to arbitration, settle, and propose or accept a compromise with respect to a claim existing in favor of or against the principal based on or involving a bond, share, or commodity transaction, or intervene in a related action or proceeding.

12. Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when the attorney-in-fact considers the action to be desirable for the proper execution by the attorney-in-fact of a power described in this section and keep needed records.

13. Perform any other acts with respect to a bond, a share, an instrument of similar character, a commodity, or an interest with respect to a commodity.

The powers described in this section are exercisable equally with respect to a bond, a share, an instrument of similar character, a commodity, or an instrument with respect to a commodity owned by the principal at the time of the giving of the power of attorney or acquired after that time, whether located in Indiana or in another jurisdiction.

**D. GENERAL AUTHORITY WITH RESECT TO BANKING.**

1. Continue, modify, or terminate a deposit account or other banking arrangement made by or on behalf of the principal before the execution of the power of attorney.

2. Open in the name of the principal alone, or in a way that clearly evidences the principal and attorney-in-fact relationship, a deposit account with a bank, trust company, savings and loan association, credit union, thrift company, brokerage firm, or other institution that serves as a depository for funds selected by the attorney-in-fact, or hire a safe deposit box or vault space and make other contracts to procure services made available by a banking institution as the attorney-in-fact considers desirable.

3. Make, sign, and deliver checks or drafts for any purpose and withdraw by check, order, or other means funds or property of the principal deposited with or left in the custody of a banking institution either before or after the power of attorney was executed.

4. Prepare necessary financial statements of assets and liabilities or income and expenses of the principal for submission to a banking institution and receive statements, vouchers, notices, or other documents from a banking institution and act with respect to the documents.

5. Enter at any time a safe deposit box or vault that the principal could enter if personally present.

6. Borrow money at an interest rate the attorney-in-fact selects, pledge as security assets of the principal the attorney-in-fact considers desirable or necessary for borrowing, and pay, renew, or extend the time of the payment of any debt of the principal.

7. Make, assign, pledge, draw, endorse, discount, guarantee, and negotiate promissory notes, bills of exchange, checks, drafts, or other negotiable or nonnegotiable paper of the principal or payable to the principal or the principal's order, receive cash or other proceeds of a transaction authorized under this subdivision, accept a bill of exchange or draft drawn by another person upon the principal, and pay a bill of exchange or a draft when the bill of exchange or draft is due.

8. Receive for the principal and deal in or deal with a sight draft, warehouse receipt, or other negotiable or nonnegotiable instrument in which the principal has or claims to have an interest.

9. Apply for and receive letters of credit for a banking institution selected by the attorney-in-fact giving indemnity or other agreement in connection with letters of credit the attorney-in-fact considers desirable or necessary.

10. Consent to an extension in the time of payment with respect to a commercial paper or banking transaction in which the principal has an interest or by which the principal is or might be affected in any way.

11. Demand, receive, or obtain by action or proceeding money or other things of value to which the principal is, may become, or claims to be entitled as the proceeds of a banking transaction, and reimburse the attorney-in-fact for expenditures properly made in the execution of powers conferred upon the attorney-in-fact under this section.

12. Execute, acknowledge, and deliver an instrument in the name of the principal or other person the attorney-in-fact considers useful to accomplish a purpose permitted under this section.

13. Prosecute, defend, submit to arbitration, settle, and propose or accept a compromise with respect to a claim existing in favor of or against the principal based on or involving a banking transaction, or intervene in a related action or proceeding.

14. Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when the attorney-in-fact considers the action to be desirable for the proper execution by the attorney-in-fact of a power described in this section and keep needed records.

15. Perform any other acts with respect to a bond, a share, an instrument of similar character, a commodity, or an interest with respect to a commodity.

The powers described in this section are exercisable equally with respect to a banking transaction engaged in by the principal at the time of the giving of the power of attorney or engaged in after that time, whether conducted in Indiana or in another jurisdiction.

#### **E. GENERAL AUTHORITY WITH RESPECT TO BUSINESS OPERATION.**

1. Discharge and perform a duty or liability, exercise a right, a power, a privilege, or an option the principal has or claims to have under a partnership agreement, whether the principal is a general or limited partner, enforce the terms of a partnership agreement for the protection of the principal by action or proceeding as the attorney-in-fact considers desirable or necessary, and defend, submit to arbitration, settle, or compromise an action or other legal proceeding in which the principal is a party because of membership in a partnership.

2. Exercise in person or by proxy to enforce by action or proceeding a right, a power, a privilege, or an option the principal has as the holder of a bond, a share, or other instrument of similar character, and defend, submit to arbitration, settle, or compromise an action or legal proceeding to which the principal is a party because of a bond, share, or other instrument of similar character.



3. With respect to a business owned solely by the principal, to perform the following:
- a. Continue, modify, renegotiate, extend, and terminate contractual arrangements made with a person, an entity, a firm, an association, or a corporation by or on behalf of the principal with respect to the business enterprise prior to the granting of the power of attorney.
  - b. Determine the policy of the business enterprise, including the following:
    - (i) The location of the site or sites to be used for the enterprise's operation.
    - (ii) The nature and extent of business to be undertaken by the enterprise.
    - (iii) The methods of manufacturing, selling, merchandising, financing, accounting, and advertising to be employed in the enterprise's operation.
    - (iv) The amounts and types of insurance to be carried.
    - (v) The mode of securing, compensating, and dealing with accountants, attorneys, servants and other agents and employees required for the operation of the enterprise.
  - c. Agree and contract in any manner and on any terms with a person on any terms the attorney-in-fact considers desirable necessary to make any or all decisions of the attorney-in-fact as policy and rescind, reform, release, or modify an agreement or contract made by or on behalf of the principal.
  - d. Change the name or the form of organization under which the business enterprise is operated, enter into a partnership agreement with other persons, or organize a corporation to take over the business or a part of the business that the attorney-in-fact considers necessary or desirable.
  - e. Demand and receive money that is or becomes due to the principal or that may be claimed by the principal or on the principal's behalf in the operation of the business enterprise, control and disburse the funds in the operation of the enterprise in a way that the attorney-in-fact considers desirable or necessary to execute a power permitted under this subdivision.
4. Prepare, sign, file, and deliver reports, compilations of information, returns, or other papers with respect to a business operating transaction of the principal that are required by a governmental agency, department, or an instrumentality or that the attorney-in-fact considers desirable or necessary, and make related payments.
5. Pay, compromise, or contest taxes or assessments and do acts the attorney-in-fact considers desirable or necessary to protect the principal from illegal or unnecessary taxation, fines, penalties, or assessments in connection with the principal's business operations, including the power to attempt to recover in any manner permitted by law sums paid before or after the execution of the power of attorney as taxes, fines, penalties, or assessments.
6. Demand, receive, or obtain by action or proceeding money or other things of value to which the principal is, may become, or claims to be entitled to as the proceeds of a business operation of the principal, conserve, invest, disburse, or use anything received for a purpose permitted under this section, and reimburse the attorney-in-fact for expenditures properly made in the execution of powers conferred upon the attorney-in-fact.
7. Execute, acknowledge, seal, and deliver a deed, an assignment, mortgage, a lease, a notice, a consent, an agreement, an authorization, a check, or other instrument that the attorney-in-fact considers useful to accomplish a purpose permitted under this section.

8. Prosecute, defend, submit to arbitration, settle, and propose or accept a compromise with respect to a claim existing in favor of or against the principal based on or involving a business operation transaction or intervene in an action or a proceeding relating to a claim.

9. Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when the attorney-in-fact considers the action to be desirable for the proper execution by the attorney-in-fact of a power described in this section and keep needed records.

10. Perform any other acts the attorney-in-fact considers desirable or necessary for the furance or protection of the interests of the principal in a business.

The powers described in this section are exercisable equally with respect to a business in which the principal is interested at the time of the giving of the power of attorney or in which the principal becomes interest after that time, whether located in Indiana or in another jurisdiction.

#### **F. GENERAL AUTHORITY WITH RESPECT TO INSURANCE.**

1. Continue, pay the premium or assessment on, modify, rescind, release, or terminate a contract of life, accident, health or disability insurance or for the provision of health care services or any combination of these contracts procured by or on behalf of the principal before granting of the power of attorney that insures the principal or another person, without regard to whether the principal is or is not a beneficiary under the contract.

2. Procure new, different, or additional contracts of life, accident, health, or disability insurance for the principal or for the provision of health care services for the principal, and select the amount, type of health care services for the principal, and select the amount, type of insurance, and mode of payment under each contract, pay the premium or assessment on, modify, relase, or terminate a contract procured by the attorney-in-fact, and designate the beneficiary under the contract. The attorney-in-fact may not be named a beneficiary or a contract unless:

a. The attorney-in-fact is named as beneficiary of death benefit procees if permitted under section G;  
or

b. The attorney-in-fact was named as a beneficiary under a contract that was procured by the principal before the granting of the power of attorney. The attorney-in-fact may continue to be named as beneficiary under the contract, or an extension or renewal of, or substitute for, the contact.

3. Apply for and receive any available loan on the security of the contract of insurance, whether for the payment of the premium or for the procuring of cash, surrender and receive the cash surrender value exercise an election as to beneficiary or mode of payment, change the manner of paying premiums, change or convert the type of insurance contract, with respect to a contract of life, accident, health, disability, or liability insurance in which the principal has, or claims to have, a power described in this subdivision, or change the beneficiary of the contract of insurance. The attorney-in-fact may not be named a new beneficiary of a contract, unless:

a. The attorney-in-fact is named as beneficiary of dath benefit proceeds if permitted under section G;  
or



b. The attorney-in-fact was named as a beneficiary under a contract that was procured by the principal before the granting of the power of attorney. The attorney-in-fact may continue to be named as beneficiary under the contract, or an extension or renewal of, or substitute for, the contract.

4. Demand, receive, or obtain by action or proceeding money or other things of value to which the principal is, may become, or claims to be entitled to as the proceeds of a contract of insurance or a transaction permitted under this section, conserve, invest, disburse, or use anything received for a purpose permitted under this section, and reimburse the attorney-in-fact for expenditures properly made in the execution of powers conferred upon the attorney-in-fact.

5. Apply for and procure available governmental aid in the guaranteeing or paying of premiums of a contract of insurance on the life of the principal.

6. Sell, assign, hypothecate, borrow upon, or pledge the interest of the principal in a contract of insurance.

7. Pay from the proceeds or otherwise, compromise, contest, and apply for refunds in connection with a tax or an assessment levied by a taxing authority with respect to a contract of insurance, the proceeds of the refunds, or liability accruing from a tax or an assessment.

8. Agree and contract in any manner and on any terms with any person the attorney-in-fact selects to accomplish a purpose permitted under this section and perform, rescind, reform, release, or modify an agreement or a contract.

9. Execute, acknowledge, seal, and deliver a consent, a demand, a request, an application, an agreement, an indemnity, an authorization, an assignment, a pledge, a notice, a check, a receipt, a waiver, or other instrument the attorney-in-fact considers useful to accomplish a purpose permitted under this section.

10. Continue, procure, pay the premium or assessment on, modify, rescind, release, terminate, or otherwise deal with a contract of insurance, other than those permitted under subdivision (1) or (2) including fire, marine, burglary, compensation, liability, hurricane, casualty, or a combination of insurance, and do acts with respect to the contract or with respect to the contract's proceeds or enforcement that the attorney-in-fact considers necessary or desirable for the promotion or protection of the interests of the principal.

11. Prosecute, defend, submit to arbitration, settle, and propose or accept a compromise with respect to a claim existing in favor of or against the principal based on or involving an insurance transaction or intervene in an action or proceeding relating to a claim.

12. Hire, discharge, and compensate an attorney, a accountant, expert witness, or other assistant when the attorney-in-fact considers the action to be desirable for the proper execution by the attorney-in-fact of a power described in this section and keep needed records.

13. Perform any other acts in connection with procuring, supervising, managing, modifying, enforcing, and terminating contracts of insurance or for the provisions of health care services in which the principal is insured or is other interested.

The powers described in this section are exercisable equally with respect to a contract of insurance or for the provision of health care service in which the principal is interested, whether located in Indiana or in another jurisdiction.

#### **G. GENERAL AUTHORITY WITH RESPECT TO BENEFICIARIES.**

1. Represent and act for the principal in all ways and in all matters affecting a trust, a probate, an estate, a guardianship, an escrow, a custodianship, or other fund out of which the principal is entitled, or claims to be entitled as a beneficiary, to some share or payment, including the following powers:

a. To accept, reject, disclaim, receive, receipt for, sell, assign, release, pledge, exchange, or consent to a reduction in or modification of a share in or payment from a fund.

b. To demand or obtain by action or proceeding money or other things of value to which the principal is, may become, or claims to be entitled because of the fund, initiate, participate in, or oppose a proceeding, for the ascertainment of the meaning, validity, or effect of a deed, declaration of trust, or other transaction affecting in any way the interest of the principal, initiate, participate in, or oppose a proceeding for the removal, substitution, or surcharge of a fiduciary, conserve, invest, disburse, or use anything received for the purposes permitted under this section, and reimburse the attorney-in-fact for expenditures properly made by the attorney-in-fact in the execution of the powers conferred upon the attorney-in-fact.

c. To prepare, sign, file and deliver all reports, compilations of information, returns, or papers with respect to an interest had or claimed on behalf of the principal in the fund, pay, compromise, or contest, and apply for and receive funds in connection with a tax or an assessment with respect to an interest had or claimed by or on behalf of the principal in the fund or with respect to a property in which an interest is had or claimed.

d. To agree and contract in any manner and on any terms with a person the attorney-in-fact selects to accomplish a purpose permitted under this section, and perform, rescind, reform, release, or modify an agreement or contract.

e. To execute, acknowledge, verify, seal, file, and deliver a deed, a mortgage, a lease, a consent, a designation, a pleading, a demand, a notice, an election, a conveyance, a release, an assignment, a pledge, a check, a waiver, an admission of service, a notice of appearance, or other instrument the attorney-in-fact considers useful to accomplish a purpose permitted under this section.

f. To submit to arbitration, settle, and propose or accept a compromise with respect to a controversy or claim that affects the administration of a fund in which the principal has or claims to have an interest and do all acts the attorney-in-fact considers to be desirable or necessary to reach a compromise.

g. To hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when the attorney-in-fact considers the action to be desirable for the proper execution by the attorney-in-fact of a power described in this section and keep needed records.

h. To transfer part or all of an interest the principal may have in interests in real property, stocks, bonds, bank accounts, insurance, and other assets of any kind to the trustee of a revocable trust created by the principal as grantor.

2. Perform any other acts in connection with the administration or disposition of a trust, a probate estate, a guardianship, an escrow, a custodianship, or other fund in which the principal has, or claims to have, an interest as a beneficiary.

The powers described in this section are exercisable equally with respect to the administration or disposition of a trust, a probate estate, a guardianship, an escrow, a custodianship, or other fund in which the principal is interested at the time of power of attorney is given or becomes interested in after that time, whether located in Indiana or in another jurisdiction.

#### **H. GENERAL AUTHORITY WITH RESPECT TO GIFTS.**

1. Make gifts to organizations, charitable or otherwise, to which the principal has made gifts, and satisfy pledges made to organizations by the principal.

2. Make gifts on behalf of the principal to the principal's spouse, children, and other descendants or the spouse of a child or other descendant, either outright or in trust, for purposes the attorney-in-fact considers to be in the best interest of the principal, including the minimization of income, estate, inheritance, or gift taxes. The attorney-in-fact or a person that the attorney-in-fact has a legal obligation to support may not be the recipient of gifts in one (1) year that total more than ten thousand dollars (\$10,000.00) in aggregate value to the recipient.

3. Prepare, execute, consent to on behalf of the principal, and file a return, report, declaration, or other document required by the laws of the United States, a state, a subdivision or a state, or a foreign government that the attorney-in-fact considers desirable or necessary with respect to a gift made under the authority of this section.

4. Execute, acknowledge, seal, and deliver a deed, an assignment, an agreement, an authorization, a check, or other instrument the attorney-in-fact considers useful to accomplish a purpose permitted under this section.

5. Prosecute, defend, submit to arbitration, settle, and propose or accept a compromise with respect to a claims existing in favor of or against the principal based on or involving a gift transaction, or intervene in a related action or proceeding.

6. Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when the attorney-in-fact considers the action to be desirable for the proper execution by the attorney-in-fact of a power described in this section and keep needed records.

7. Perform any other acts the attorney-in-fact considers desirable or necessary to complete a gift on behalf of the principal.

The powers described in this section are exercisable equally with respect to a gift of property in which the principal is interested at the time of the giving of the power of attorney or becomes interested in after that time, whether conducted in Indiana or in another jurisdiction.



## **I. GENERAL AUTHORITY WITH RESPECT TO FIDUCIARIES.**

1. Apply for and procure, in the name of the principal, letters of administration, letters testamentary, letters of guardianship, or any other type of judicial or administrative authority to act as a fiduciary.
2. Represent and act for the principal in all ways and in all matters affecting a fund with respect to which the principal is a fiduciary.
3. Initiate, participate in, and oppose a proceeding, judicial or conserve, invest, or disburse anything received for the purposes of the fund for which it is received, and reimburse the attorney-in-fact for expenditures properly made by the attorney-in-fact in the execution of powers conferred on the attorney-in-fact.
4. Agree and contract in any manner and on any terms with a person the attorney-in-fact selects to accomplish a purpose permitted under this section and perform, rescind, reform, release, or modify an agreement or contract made by or on behalf of the principal.
5. Execute, acknowledge, verify, seal, file, and deliver a consent, a designation, a pleading, a notice, a demand, an election, a conveyance, a release, an assignment, a pledge, a check, a waiver, an admission of service, a notice of appearance, or other instrument the attorney-in-fact considers useful to accomplish a purpose permitted under this section.
6. Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when the attorney-in-fact considers the action to be desirable for the proper execution by the attorney-in-fact or a power described in this section and keep needed records.
7. Perform any other acts with respect to a fund of which the principal is a fiduciary.

The powers described in this section are exercisable equally with respect to a fund of which the principal is a fiduciary at the time of the giving of the power of attorney or becomes a fiduciary after that time, whether located in Indiana or in another jurisdiction.

## **J. GENERAL AUTHORITY WITH RESPECT TO CLAIMS AND LITIGATION.**

Language conferring general authority with respect to claims and litigation means the principal authorizes the attorney-in-fact to do the following:

1. Assert and prosecute before a court, an administrative board, a department, a commissioner, or other tribunal, a cause of action, a claim, a counterclaim, an offset, or a defense that the principal has or claims to have against an individual, a partnership, an association, a government, a person, or any instrumentality, including the power to sue for the following:
  - a. The recovery of land or a thing of value.
  - b. The recovery of damages sustained by the principal in any manner.
  - c. The elimination or modification of tax liability.
  - d. An injunction.
  - e. Specific performance.
  - f. Any other relief.

2. Bring an action of interpleader or other action to determine adverse claims, intervene or interplead in an action or proceeding, and act in litigation as amicus curiae.

3. In connection with an action, a proceeding, or a controversy at law or otherwise, apply for and, if possible, procure a libel, an attachment, a garnishment, an order of arrest, or other preliminary, provisional, or intermediate relief and resort to an use in all ways permitted by law an available procedure to satisfy a judgment, an order, or a decree.

4. In connection with an action or a proceeding at law, or otherwise, perform an act the principal might perform, including an acceptance of tender, an offer of judgment, an admission of facts, a submission of controversy on an agreed statement of facts, a consent to examination before trial, and the general binding of the principal in the conduct of litigation or controversy as the attorney-in-fact considers desirable.

5. Submit to arbitration, settle, and propose or accept a compromise with respect to a claims existing in favor of or against the principal or litigation to which the principal is, may become, or may be designated a party.

6. Waive the issuance and service of a summons, citation, or other process upon the principal, accept service of process, appear for the principal, designate persons upon whom process directed to the principal may be served, execute and file or deliver stipulations on the principal's behalf, verify pleadings, appeal to appellate tribunals, procure and give surety and indemnity bonds at the times and to the extent the attorney-in-fact considers desirable or necessary, contract and pay for the preparation and printing of records and briefs, receive and execute and file or deliver a consent, a waiver, a release, a confession of judgment, a satisfaction of judgment, a notice, an agreement, or other instrument the attorney-in-fact considers desirable or necessary in connection with the prosecution, settlement, or defense of a claim by or against the principal or of litigation to which the principal is, may become, or may be designated a party.

7. Appear for, represent, and act for the principal with respect to bankruptcy or insolvency proceedings, whether voluntary or involuntary, whether of the principal or another person, with respect to a reorganization proceeding, a receivership, or an application for the appointment of a receiver or trustee that affects an interest of the principal in real property, a bond, a share, a commodity interest, tangible personal property, or other thing of value.

8. Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when the attorney-in-fact considers the action to be desirable for the execution of a power permitted under this section.

9. Pay, from funds in the control of the attorney-in-fact or the account of the principal, a judgment against the principal or a settlement that may be made in connection with a transaction permitted under this section, receive and conserve money or other things of value paid in settlement of or as proceeds of a transaction permitted under this section, and receive, endorse, and deposit checks.

10. Perform other acts in connection with a claim by or against the principal or litigation to which the principal is, may become, or may be designated a party.

The powers described in this section are exercisable equally with respect to a claim or litigation existing at the time of the giving of the power of attorney or arising after that time, whether located in Indiana or in another jurisdiction.

**K. GENERAL AUTHORITY WITH RESPECT O FAMILY MAINTENANCE.**

1. Perform acts necessary for maintaining the customary sandard of living of the spouse, children, and other persons customarily supported by the principal, including the power to provide the following:

- a. Living quarters by purchase, lease, or other contract, or by payment of operating costs, including interest, amortization payments, repairs, and taxes on premises owned by the principal and occupied by the principal's family or dependents.
- b. Normal domestic help for the operation of the household.
- c. Usual vacation and travel expenses.
- d. Usual educational facilities.
- e. Funds for all the current living costs of the spouse, children, and other dependents, including shelter, clothing, foods, and incidentals.

2. Pay for necessary medical, dental, and surgical care, hospitalization and custodial care fodr the spouse, children, and other dependents of the principal.

3. Continue provisions made by the principal before or after the execution of the power of attorney for the principal's spouse, children, and other persons customarily supported by the principal with respect to automobiles or other means of transportation, including the power to license, insure, and relace automobiles owned by the principal and customarily used by the spouse, children, or other persons customarily sported by the principal.

4. Continue charge accounts that have been operated by the principal before or after the execution of the power of attorney for the convenience of the principal's spouse, children, or other persons customarily supported by the principal, open new accounts the attorney-in-fact considers desirable to accomplish a purpose by the principal to make charges prior to the execution of the power of attorney.

5. Continue payments incidental to membership or affiliation of the principal in a church, a club, a society, an order, or other organization and continue contributions to those organizations.

6. Demand, receive, or obtain by action or proceeding money or other things of value to which the principal is or may become entitled as salary, wages, commission, or other remuneration for services performed, as a dividend or distribution on a stock, as interest or principal on an indebtedness, or as a periodic distribution or otherwise realize upon an instrument for the payment received.



7. Use an asset of the principal for the performance of a power permitted under this section, including the power to draw money by check or otherwise from a bank deposit of the principal, sell an interest in real property, a bond, a share, a commodity interest, tangible personal property, or other asset of the principal, borrow money and pledge as security for a loan an asset, including insurance, that belongs to the principal.

8. Execute, acknowledge, verify, seal, file, and deliver an application, a consent, a petition, a notice, a release, a waiver, an agreement, or other instrument that the attorney-in-fact considers the action to be desirable for the proper execution by the attorney-in-fact of a power described in this section and keep needed records.

9. Perform any other acts for the welfare of the spouse, children, or other persons customarily supported by the principal or for the preservation and maintenance of other personal relationships of the principal to parents, relatives, friends, and organizations as are appropriate.

The powers described in this section are exercisable equally whether the acts required for their execution relate to real or personal property owned by the principal at the time of the giving of the power of attorney or acquired after that time, whether located in Indiana or in another jurisdiction.

#### **L. GENERAL AUTHORITY WITH RESPECT TO BENEFITS FOR MILITARY SERVICE.**

1. Execute vouchers in the name of the principal for allowances and reimbursements payable to the United States, a state, or a subdivision of the state to the principal, including allowances and reimbursements for transportation of the principal and the principal's dependents, and for shipment of household effects, and receive, endorse, and collect the proceeds of a check payable to the order of the principal drawn on the treasurer, fiscal officers, or depository of the United States, a state, or a subdivision of a state.

2. Take possession and order the removal and shipment of property of the principal from a post, warehouse, depot, dock, or other place of storage or safekeeping, either governmental or private, and execute and deliver a release, voucher, receipt, bill of lading, shipping ticket, or certificate the attorney-in-fact considers desirable or necessary.

3. Prepare, file, and prosecute the claim of the principal to a benefit or assistance, financial or otherwise, to which the principal is or claims to be entitled under a statute or regulation existing at the time of the time of the execution of the power of attorney or enacted after execution of the power of attorney by the United States, a state, or a subdivision of a state, or by a foreign government if the benefit or assistance arises from or is based upon military service performed before or after the execution of the power of attorney by the principal or a person related by blood or marriage to the principal and execute a receipt or other instrument the attorney-in-fact considers desirable or necessary for the enforcement or collection of the claim.

4. Receive the financial proceeds of a claim described in this section, conserve, invest, disburse, or use anything received from a claim for purposes permitted under this section, and reimburse the attorney-in-fact for expenditures properly made in the execution of powers conferred upon the attorney-in-fact.

5. Prosecute, defend, submit to arbitration, settle, and propose or accept a compromise with respect to a claim existing in favor of or against the principal based on or involving benefits from military service or intervene in a related action or proceeding.

6. Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when the attorney-in-fact considers the action to be desirable for the proper execution by the attorney-in-fact of a power described in this section and keep needed records.

7. Perform any other acts the attorney-in-fact considers desirable or necessary to assure to the principal and to the dependents of the principal and maximum possible benefits from the military services performed before or after the execution of the power of attorney by the principal or a person related by blood or marriage in the principal.

The powers described in this section are exercisable equally with respect to benefits from military service existing at the time of the giving of the power of attorney or accruing after that time, whether accruing in Indiana or in another jurisdiction.

#### **H. GENERAL AUTHORITY WITH RESPECT TO RECORDS, REPORTS, AND STATEMENTS.**

1. Keep records of cash received and disbursed for or on account of the principal, of credits and debits to the account of the principal, and of transactions affecting the assets and liabilities of the principal.

2. Prepare, execute, and file tax and tax information returns for all periods required by the laws of the United States, a state, or a subdivision of a state, or a foreign government, prepare, execute, and file other tax related documents for all tax periods, including requests for an extension of time, offers, waivers, consents, powers of attorney, closing agreements, and petitions to a tax court regarding tax matters, and prepare, execute, and file all other instruments the attorney-in-fact considers desirable or necessary for the safeguarding of the principal against excessive or illegal taxation or against penalties imposed for claimed violation of a law or other governmental regulation. This subdivision is intended to be sufficiently definite to permit the attorney-in-fact to represent the principal respecting all taxes the principal has paid and all tax returns the principal has filed, either personally or through an agent, with the Internal Revenue Service, another agency of the United States, a state department of revenue, a political subdivision of a state, or a foreign country, or a political subdivision of a foreign country.

3. Prepare, execute, and file a return report, declaration, or other document required by the laws of the United States, a state, a political subdivision of a state, or a foreign government, including a report or declaration required by the Social Security Administration, the commissioner of economic security, or other similar agency that the attorney-in-fact considers desirable or necessary for the safeguarding or maintenance of the principal's interest.

4. Prepare, execute, and file a records, report, or statement the attorney-in-fact considers desirable or necessary for the safeguarding or maintenance of the principal's interest with respect to price, rent, wage, or rationing control, or other governmental activity.

5. Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when the attorney-in-act considers the action to be desirable for the execution of a power permitted under this section.

6. Perform any other acts in connection with the preparation, execution, filing, storage, or other use of records, reports, or statements of or concerning the principal's affairs.

The powers described in this section are exercisable equally with respect to records, reports, or statements of or concerning the affairs of the principal existing at the time of the giving of the power of attorney or arising after that time, whether arising in Indiana or in another jurisdiction.

**N. GENERAL AUTHORITY WITH RESPECT TO ESTATE.**

1. Accept, receipt for, exercise, release, reject, renounce, assign, disclaim, demand, sue for, claim, and recover a legacy, bequest, devise, gift, or other property interest or payment due to payable to or for the principal.

2. Assert an interest in and exercise power over a trust, an estate, or property subject to fiduciary of the principal.

3. Establish a revocable trust solely for the benefit of the principal that terminates at the death of the principal.

4. Exercise all powers with respect to estates and trusts the principal could exercise. However, the attorney-in-fact may not make or change a Will.

5. In exercising powers of amendment or revocation, or powers to expend or withdraw property passing by trust, contract, or beneficiary designation at the principal's death, including specifically bequeathed property, joint accounts, life insurance, trusts, and retirement plans, the attorney-in-fact shall ake the principal's estate plan into account to the extent the estate plan is known to the attorney-in-fact.

6. The attorney-in-fact is not liable to a beneficiary of the principal's estate plan for an action performed under this section unless the attorney-in-fact acts in bad faith.

7. The attorney-in-fact may:

- a. Have access to; and
- b. Copy, but not hold;

the principal's Will, trusts, and other personal records to the extent necessary for the attorney-in-fact to act under this section.

**O. GENERAL AUTHORITY WITH RESPECT TO HEALTH CARE.**

1. Employ or contract with servants, companions, or health care providers to care for the principal.



2. If the attorney-in-fact is an individual, consent to or refuse health care for the principal who is an individual in accordance with IC 16-8-12 by properly executing and attaching to the power of attorney a declaration or appointment, or both.

3. Admit or release the principal from a hospital or health care facility.

4. Have access to records, including medical records, concerning the principals condition.

5. Make anatomical gifts on the principal's behalf.

6. Request an autopsy.

7. Make plans for the disposition of the principal's body.

**P. GENERAL AUTHORITY WITH RESPECT TO ALL OTHER MATTERS**

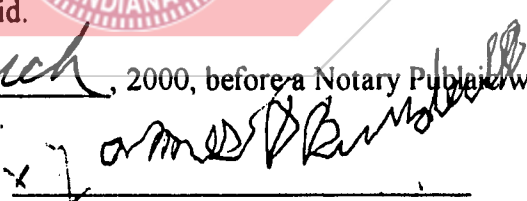
To act as an alter ego of the principal with respect to all possible matters and affairs affecting property owned by the principal that the principal can perform through an attorney-in-fact.

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.

Any act or thing lawfully done by my attorney-in-fact under this instrument shall be binding on me and on my heirs, assigns and legal representatives.

Person to whom this instrument may be delivered may rely on its being in effect and unrevoked unless I shall have executed a proper instrument of revocation and recorded it, or caused it to be recorded, in the Miscellaneous Records of Lake County, State of Indiana. This Power shall not be affected by my later incompetency. If not revoked as aforesaid, the powers given my attorney-in-fact shall automatically terminate on and this instrument shall become null and void.

Signed this 15<sup>th</sup> day of March, 2000, before a Notary Public who has duly witnessed my signing of this instrument in one counterpart.

  
PRINCIPAL JAMES P. BINDELL, SR.  
SSN: 326-16-5740  
9066 Columbia Ave.  
St. John, IN 46373

STATE OF INDIANA

ss:

COUNTY OF LAKE

Before me, the undersigned, a Notary Public in and for said County and State, this 15 day of March, 2000, personally appeared the Grantor named above, and acknowledged the execution of the above instrument to be his voluntary act and deed, 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.



My Commission Expires:

Resident of Lake County

12/23/2000

The attorney-in-fact represents and warrants that, within attorney-in-fact's knowledge, this power is unrevoked and is still in full force and effect upon each and every exercise of powers herein granted.

James P. Bindell, Jr.  
JAMES P. BINDELL, JR., ATTORNEY-IN-FACT  
Carol Bindell  
CAROL BINDELL, ATTORNEY-IN-FACT

THIS INSTRUMENT PREPARED BY:

JOHN M. SEDIA, Attorney at Law #237-45  
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Highland, IN 46322  
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