

JACOB L. POTTS Apt 106 795 1655 (2)  
7279 MIC KINLEY CIRCLE, ~~LAKE~~ MERRILLVILLE

LONG FORM POWER OF ATTORNEY

62-3908 LO

IN 46410

I, HELENE A. DRECHSLER, also known as HELEN A. DRECHSLER, born September 22, 1900, of 7531 Woodmar Avenue, Hammond, Indiana, appoint JACOB L. POTTS, my son-in-law, of 7531 Woodmar Avenue, Hammond, Indiana, my true and lawful agent and attorney, for me and in my name with reference to any interest from time to time owned by me in any property, real or personal, wherever located ("property"), or other matters in which I from time to time may have a personal or financial interest. If JACOB L. POTTS is unwilling or unable to serve as an agent, or cannot continue to serve for any other reason, then EVELYN BORGLIN shall be named as successor agent.

1. To open, close, continue and control all accounts and deposits in any type of financial institution (which term includes, without limitation, banks, trust companies, savings and building and loan associations, credit unions and brokerage firms); deposit in and withdraw from and write checks on any financial institution account or deposit; and, in general, exercise all powers with respect to financial institution transactions which the principal could if present and under no disability. My agent shall also have the right to examine or receive any related records of such accounts, including cancelled checks.

2. To create, fund, amend, and terminate trusts. My agent shall have the power and authority to create, execute, amend and revoke in my name a revocable trust agreement with such trustee or trustees as my agent shall select (including my agent as trustee) which trust shall provide that all income and principal shall be paid to me, or for my benefit, as for my agent shall request, or as the trustee shall determine. My agent shall be permitted to include other provisions in any such trust providing for the orderly administration and operation of said trust and the creation of additional trusts for potential beneficiaries under the age of 21 so long as the basic distribution as above provided is included. It is my intention this power may be exercised in the event of my disability or incapacity and my agent desires to avoid the probate of my estate and maximize potential estate tax savings.

3. To open and enter on my behalf any safe deposit box rented or held by me alone or jointly with others, at any time to deposit in such box and to remove from such box any part or all of the contents thereof, including any security or tangible personal property, as often and as freely as I could do if personally present, to cancel or modify the lease under which such box is rented, to surrender or exchange the same, and to enter such box after my death to locate my will or burial documents.

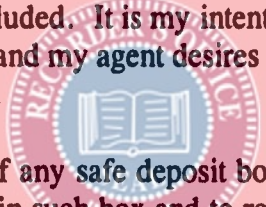
4. To pay my ordinary household expenses, to arrange for and pay the costs of the services of a companion for me, medical, nursing, hospital, convalescent, and other health care and treatment, including admission to hospitals and consent to treatment, and to make application for insurance, pension, or employee benefits related to such health care and treatment.

5. To retain, invest in, acquire by purchase, subscription, lease, or otherwise, manage, sell, contract to purchase or sell, grant, obtain or exercise options to purchase, options to sell

Chicago Title Insurance Company

2000 SEP 20

STATE OF INDIANA  
LAKE COUNTY  
RECORDER  
SEP 20 9 46



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PETER BENJAMIN  
LAKE COUNTY AUDITOR

Om  
CT

EVELYN BORGLIN (a.k.a. EVELYN COOK) (JP)

or conversion rights, assign, transfer, replace, convey, deliver, endorse, exchange, pledge, mortgage, abandon, improve, repair, maintain, insure, lease for any term, and otherwise deal with all property, and to release and waive any right of homestead or any rights.

6. To enter upon and demand possession of, maintain, manage, improve, subdivide, resubdivide, raze, alter, dedicate, vacate, partition, release, lease, renew, amend, or extend leases for any term, contract to make leases, grant options to lease or to purchase the whole or any part of any interest in real estate whether in fee, a reversion, a remainder, a life estate, a term of years, or otherwise, contract regarding the manner of fixing present or future rentals, grant easements or charges of any kind on or with respect to, and cultivate, irrigate, and operate, all interests in real estate now or hereafter owned by me, including beneficial interests in any trust and leasehold interests, and related improvements, equipment and supplies, alone or with others, by general or limited partnerships, trust agreements, joint ventures, corporations, associations, sharecrop agreements, leases, management or agency agreements, participation in government programs or otherwise.

7. To borrow from any source for any purpose and mortgage or pledge any property to any lender, including any attorney individually.

8. To demand, sue for, receive, and otherwise take steps to collect or recover all debts, rents, proceeds, interest, dividends, annuities, securities, money, goods, chattels, legacies, income from property, damages, and all other property to which I may be entitled or which are or may become due me from any person, agency, state, government, governmental unit, or entity; to commence, prosecute, or enforce, or to defend, answer, or oppose, contest, and abandon all legal proceedings in which I am or may hereafter be interested; and to settle, compromise, or submit to arbitration any accounts, debts, claims, disputes, and matters now existing or which may hereafter arise between me and any other person, organization, agency, state, government, governmental unit, or entity and to grant an extension of time for the payment or satisfaction thereof on any terms, with or without security.

9. To continue to carry, purchase, cancel, or dispose of fire, casualty, property, or income protection, medical, hospital, life, liability, or other insurance and to pay any premiums thereon.

10. To appear and represent me in regard to and to take all actions convenient or appropriate in connection with taxes imposed by any municipal, state, United States, foreign authority, or government relating to any tax liability or refund, abatement or credit (including interest or penalties), due or alleged to be due from or to me or any other person or organization, association, or trust for which I am responsible for the preparation, signing, executing, verifying, acknowledging, or paying of any tax due or filing of a return or report, including without limitation federal or state excise, sales, use, estate, inheritance, intangible, personal property, income, gift, generation-skipping, or any other tax, for any and all taxable years or periods for any year or other period of time, including but not limited to any tax period beginning before or after January, 1994; and for such purposes to inspect or receive copies of



any tax returns filed by or for me, reports, other papers or documents, and make compromises or adjustments of any and all claims.

11. To prepare, draw, make, sign, execute, seal, acknowledge, verify, discount, accept, endorse, with or without recourse on me, waive demand, notice and notice of protest, file and deliver on my behalf any and all checks, options, orders, notes, drafts, overdrafts, certificates of deposit, bills of exchange, deeds, directions to land trustees, mortgages, leases, powers of sale, bonds (of indemnity or otherwise), contracts, transfers, assignments, proxies, agreements, receipts, releases, release deeds, composition agreements, discharges, federal or state excise, sales, use, estate, inheritance, intangible, personal property, income, gift, generation-skipping, or any other tax returns, estimates, declarations, certificates, schedules, statements, claims of abatement, refunds, or credits, protests, requests (including requests for rulings from proper authorities), applications, waivers (including waiver of restrictions on the assessment or collection of any deficiency or additional tax), acceptances (including acceptance of any determination or proposed determination of additional tax or overassessment or overpayment of tax, including interest and penalties), consents, waivers, or agreements for a later determination and assessment and collection of taxes than is provided by applicable statutes of limitations, offers in compromise, closing agreements (whether in respect of a tax liability or a specific matter or otherwise), petitions, pleadings, motions, stipulations, consents, and any other papers, documents, writings, or things, with or without guarantees, surety obligations, covenants, warranties, indemnifications, representations, powers of substitution, affirmations, or otherwise for any year or other period of time. (See Exhibit A for current Real Estate).

12. To appoint and employ, with or without compensation, any accountants, attorneys at law, investment counsel, agents, servants, or other persons, including their agents and associates, and to dismiss or discharge any one or more of them and to appoint or employ any others as my true and lawful attorneys, to appear and represent me as to all matters covered by this power of attorney, or for any other purpose, including, but not limited to, appearances before the Treasury Department of the United States, the Tax Court of the United States, the United States Claims Court or any other court of the United States or the District of Columbia, or any state, municipal, or foreign court, and any department or official of the United States government or any state, municipal, or foreign government, with full power and authority to such agents and attorneys to do any and all acts convenient or appropriate in connection with such matters, including the specific acts described in this instrument, and to substitute attorneys and agents subsequent to the date of such appointment and prior to any revocation thereof, and to delegate or revoke the authority so granted to them for any year or other period of time.

13. To buy and sell all types of securities (which term includes, without limitation, stocks, bonds, mutual funds and all other types of investment securities and financial instruments); collect, hold and safekeep all dividends, interest, earnings, proceeds of sale, distributions, shares, certificates and other evidences of ownership paid or distributed with respect to securities; exercise all voting rights with respect to securities in person or by proxy, enter into voting trusts and consent to limitations on the right to vote; and, in general, exercise all power with respect to securities which the principal could if present and under no disability.

14. To contribute to, withdraw from and deposit funds in any type of retirement plan (which term includes, without limitation, any tax qualified or nonqualified pension, profit sharing, stock bonus, employee savings and other retirement plan, individual retirement account, deferred compensation plan and any other type of employee benefit plan); select and change payment options for the principal under any retirement plan, make rollover contributions from any retirement plan to other retirement plans or individual retirement accounts, exercise all investment powers available under any type of self-directed retirement plan; and in general, exercise all powers with respect to retirement plans and retirement plan account balances which the principal could if present and under no disability.

15. To prepare, sign and file any claim or application for Social Security; unemployment or military service benefits; sue for, settle or abandon any claims to any benefit or assistance under any federal, state, local or foreign statute or regulation; control, deposit to any account, collect, receipt for, and take title to and hold all benefits under any Social Security, unemployment, military service or other state, federal, local or foreign statute or regulation; and in general, exercise all powers with respect to Social Security, unemployment, military service and governmental benefits which the principal could if present and under no disability.

16. My agent shall have the discretionary power and is authorized to make gifts, including annual exclusion gifts, gifts to pay tuition and medical expenses, and taxable gifts; to file and execute gift tax returns; to use up my unified credit during life. Permissible recipients of said gifts shall include JACOB L. POTTS and the descendants of JACOB L. POTTS. If my agent is in the class of permitted gift recipients, my agent shall be permitted to make gifts benefiting the agent even though acting in a fiduciary capacity and such gifts shall not be considered fraudulent or voidable. To the extent possible, my agent shall consider my estate planning objectives as disclosed by my estate planning documents in making gifts. Gifts can be made either directly, in trust, or to a custodian under the Uniform Transfer to Minors Act.

17. Finally (without prejudice to and in enlargement of the authority conferred in this instrument) to execute each and every instrument, to undertake each and every obligation, and to take from time to time any and all action of whatsoever nature and with relation to any matters whatsoever, whether or not specifically mentioned herein, and to exercise in respect thereto as full and complete power and discretion as I myself might or could do.

My attorney shall exercise or omit to exercise the powers and authorities granted in this power of attorney in each case as my attorney in my attorney's own absolute discretion deems desirable or appropriate under existing circumstances. I ratify and confirm all that my attorney, and any agents and attorneys appointed by my attorney, and their agents, associates, and substitutes, may do by virtue of this instrument. Nothing in this instrument shall be construed as imposing a duty on my attorney to act or assume responsibility for any matters referred to above or other matters even though my attorney may have power or authority to do so.

If any power or authority conferred upon my attorney shall be invalid or unexercisable for any reason, or not recognized by any person, agency, state, government, governmental unit,

other legal entity, or organization dealing with my attorney, the remaining powers and authorities given to my attorney shall continue in full force and effect.

Each person, partnership, corporation, agency, state, government, governmental unit, other legal entity, or organization relying or acting upon this power of attorney shall be entitled to assume that this power of attorney is in full force and effect unless written notice has been given by me to such person or entity that this power has been revoked. In addition, revocation of the appointment of my attorney shall not be effective until my attorney has received actual notice of revocation by delivery to my attorney of such revocation in a writing from me; until such receipt of such notice, my attorney shall not be liable to me or to any person or entity for any action taken by my attorney.

No person, partnership, corporation, agency, state, government, governmental unit, or other legal entity relying upon this power of attorney shall be required to see to either the application or disposition of any money, stocks, bills, notes, bonds, securities, policies, other proceeds, or other property paid to or delivered to my attorney, or my attorney's substitute, pursuant to the provisions of this power of attorney.

It is my intent that this power of attorney shall remain in full force and effect, and that the power granted herein shall continue without interruption until my death (and thereafter as to entry into any safe deposit box of mine regardless of the method of ownership), unless previously revoked by me.

My attorney shall be reimbursed for all reasonable expenses incurred in connection with services hereunder and may charge reasonable compensation for services. Any attorney may resign by written notice to the other co-attorneys or co-attorney, or, if none, to the successor attorney. Every successor attorney shall have all the rights, powers, discretions, and duties given to or imposed upon the original attorney. A successor attorney shall have no duty to inquire into the acts of any predecessor attorney and shall not be liable for any act or omission of any predecessor attorney. Any person may, without liability, rely on the written certification of a successor attorney that such successor has been appointed and has power to act.

My attorney shall be liable only for wilful default, not for errors of judgment, and shall have power to bind me or my property without binding my attorney personally.

If I am adjudged to be a disabled person, I name my son-in-law, JACOB L. POTTS, as temporary, limited, or plenary guardian of my person and estate. If JACOB L. POTTS fails or ceases to act as such guardian, I name EVELYN BORGLIN as successor guardian. I excuse the guardian from giving bond or security.

Reproductions of this executed original (with reproduced signatures and the certificate of acknowledgment) shall be deemed to be original counterparts of this power of attorney.



Dated November 26, 1996

Helene A. Drechsler  
HELENE A. DRECHSLER, also known  
as HELEN A. DRECHSLER, Principal

Jacob L. Potts  
JACOB L. POTTS, Agent

The principal has had an opportunity to read the above form and has signed the form or acknowledged his or her signature or mark on the form in my presence.

Jamie Schaller Residing at: 10700 S. La Porte Oak Lawn IL

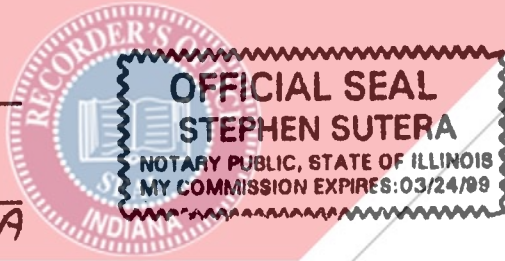
Sherrin Sims Residing at: 860 Feldcrest St. Bensenville, IL

STATE OF ILLINOIS )  
                                  ) ss.  
COUNTY OF COOK )

The foregoing Power of Attorney was acknowledged before me on November 26, 1996, by HELENE A. DRECHSLER, Principal, and by the witnesses.

Witness my hand and official seal,

My commission expires: 3/24/99  
Stephen Sutera  
Notary Public STEPHEN SUTERA



This document was prepared by

STEPHEN SUTERA  
Attorney at Law  
4927 West 95th Street  
Oak Lawn IL 60453  
(708)857-7255

Exhibit A

The South 30 feet of Lot 35, all of Lot 36 and the North 10 feet of Lot 37, Vane Howard's Subdivision of Woodmar, in the City of Hammond, as shown in Plat Book 28, page 73, in Lake County, Indiana.

Permanent Tax Index Number: \_\_\_\_\_

Commonly Known As: 7531 Woodmar Avenue  
Hammond Indiana 46323

