

5

GENERAL DURABLE POWER OF ATTORNEY

2002 044523

2002 044523

By this General Durable Power of Attorney, I name an attorney-in-fact with power to act on my behalf pursuant to Indiana Code (I.C.) 30-5, as it exists now and is amended in the future. I hereby revoke all general durable powers of attorney previously made by me, particularly revoking the General Durable Power of Attorney that I made in 1998 naming William L. Wright as attorney-in-fact and naming Marlene Wright and Lee Ann Pratt, acting jointly, successor attorneys-in-fact.

I, Patricia Ann Gaddis, of Lake County, State of Indiana, being at least 18 years of age and mentally competent, do hereby designate James Wright my true and lawful attorney-in-fact.

Alternatively, in the event James Wright fails to serve or ceases to serve as my attorney -in fact, I do hereby designate Verlaine Wright my true and lawful successor attorney-in-fact.

1. **POWERS**

I give to my above-named attorney-in-fact the powers specified in this section to be used on my behalf, provided, however, that my attorney-in-fact shall not have any power which would cause my attorney-in-fact to be treated as the owner of any interest in my property (including, but not limited to, retained interests in property given to me by the attorney-in-fact) and which would cause that property to be taxed as owned by the attorney-in-fact.

(a) **REAL PROPERTY.** Authority with respect to real property transactions pursuant to I.C. 30-5-5-2 (NOTE: IF THIS PROVISION IS APPLICABLE, THIS INSTRUMENT MUST BE RECORDED).

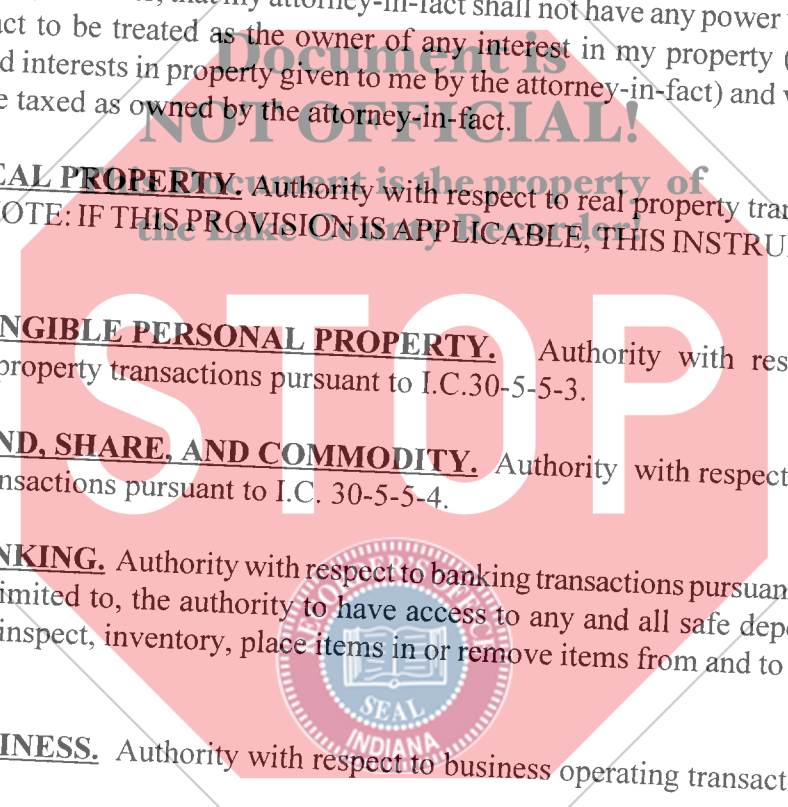
(b) **TANGIBLE PERSONAL PROPERTY.** Authority with respect to tangible personal personal property transactions pursuant to I.C.30-5-5-3.

(c) **BOND, SHARE, AND COMMODITY.** Authority with respect to bond, share, and commodity transactions pursuant to I.C. 30-5-5-4.

(d) **BANKING.** Authority with respect to banking transactions pursuant to I.C. 30-5-5-5, including, but not limited to, the authority to have access to any and all safe deposit boxes in my name, and to open, inspect, inventory, place items in or remove items from and to close said safety deposit boxes.

(e) **BUSINESS.** Authority with respect to business operating transactions pursuant to I.C. 30-5-5-6.

(f) **INSURANCE.** Authority with respect to insurance transactions pursuant to I.C. 30-5-5-7 provided that references in I.C. 30-5-5-7(a)(2) and (3) to "section 8" are changed to "section



→ Robert B. Golding
9250 Columbia Ave.
Suite E-2
Munster, IN 46321

18-
M.F.
OS

9".

(g) **BENEFICIARIES.** Authority with respect to beneficiary transactions pursuant to I.C. 30-5-5-8.

(h) **GIFTS.** Authority with respect to gift transactions pursuant to I.C. 30-5-5-9.

(i) **FIDUCIARIES.** Authority with respect to fiduciary transactions pursuant to I.C. 30-5-5-10.

(j) **CLAIMS AND LITIGATION.** Authority with respect to claims and litigation pursuant to I.C. 30-5-5-11.

(k) **FAMILY MAINTENANCE.** Authority with respect to family maintenance pursuant to I.C. 30-5-5-12.

(l) **MILITARY SERVICE.** Authority with respect to benefits from military service pursuant to I.C. 30-5-5-13.

(m) **RECORDS, REPORTS, AND STATEMENTS.** Authority with respect to records, reports, and statements pursuant to I.C. 30-5-5-14, including, but not limited to, the power to execute on my behalf any specific power of attorney required by any taxing authority to allow my attorney-in-fact to act on my behalf before that taxing authority on any return or issue.

(n) **ESTATE TRANSACTIONS.** Authority with respect to estate transactions pursuant to I.C. 30-5-5-15.

(o) **HEALTH CARE.** Authority with respect to health care powers pursuant to I.C. 30-5-5-16, including, without limitation, the authority to consent to or refuse health care and to ask in the name of the principal for health care to be withdrawn or withheld when it is not beneficial or when any benefit is outweighed by the demands of the treatment and death may result.

(p) **DELEGATING AUTHORITY.** Authority with respect to delegating authority in writing to one (1) or more persons as to any or all powers, except powers pursuant to I.C. 30-5-5-16, given to the attorney-in-fact by this General Durable Power of Attorney document, pursuant to I.C. 30-5-5-18.

(q) **ALL OTHER MATTERS.** Authority with respect to all other possible matters and affairs affecting property owned by me pursuant to I.C. 30-5-5-19.

I hereby ratify and confirm all that my attorney-in-fact shall do by virtue of the above powers.

2. **EFFECTIVE DATE:**

This General Durable Power of Attorney shall become effective on the date I have affixed my signature on page 4, and shall not be affected by my subsequent disability or incapacity.

3. **TERMINATION:**

I hereby reserve the right of revocation. However, this General Durable Power of Attorney shall continue in full force and effect until I have signed a written instrument of revocation. If this General Durable Power of Attorney was recorded, then the instrument of revocation must be recorded in the same recorder's office as this General Durable Power of Attorney was recorded. If this General Durable Power of Attorney was recorded outside my county of domicile, then the revocation shall be recorded both in the recorder's office of the county of my domicile and the recorder's office where this General Durable Power of Attorney was recorded. The revocation must reference the book and page or instrument number where this General Durable Power of Attorney is recorded.

FURTHER, I AGREE TO INDEMNIFY AND HOLD HARMLESS ANY PERSON WHO, IN GOOD FAITH, ACTS UNDER THIS GENERAL DURABLE POWER OF ATTORNEY OR TRANSACTS BUSINESS WITH MY ATTORNEY-IN-FACT IN RELIANCE UPON THIS POWER, WITHOUT ACTUAL KNOWLEDGE OF ITS REVOCATION

4. **AUTHORITY OF SUCCESSOR ATTORNEY IN FACT:**

a. Any attorney-in-fact hereunder shall be considered to fail to serve or cease to serve when:

1. the attorney-in-fact dies;
2. the attorney-in-fact resigns;
3. the attorney-in-fact is adjudged incapacitated by a court;
4. the attorney-in-fact cannot be located upon a reasonable inquiry;
5. the attorney-in-fact, if at one time the spouse of the principal, legally is no longer the spouse of the principal; or
6. a physician familiar with the condition of the current attorney-in-fact certifies in writing to the immediate successor attorney-in-fact that the current attorney-in-fact is unable to transact a significant part of the business required under this General Durable Power of Attorney.

b. 1. The death of any attorney-in-fact hereunder may be established by the affidavit of the person named as successor attorney-in-fact hereunder. However, any such affidavit shall not be the exclusive means of establishment of the death of any attorney-

in-fact hereunder.

2. The resignation of any attorney-in-fact hereunder may be established by a written document bearing such attorney-in-fact's notarized signature to that effect. However, this is not intended to be the exclusive means for establishment of the resignation of any attorney-in-fact hereunder.

3. The inability to locate any attorney-in-fact hereunder upon reasonable inquiry may be established by the affidavit of the person named as successor attorney-in-fact hereunder. However, such affidavit is not intended to be the exclusive means for establishment of the inability to locate the attorney-in-fact hereunder upon reasonable inquiry.

c. In the event James Wright fails to serve or ceases to serve as my attorney-in-fact, the appointment of Verlaine Wright as my successor attorney-in-fact shall become absolute as if James Wright had not been appointed. Provided, however, that in the event James Wright shall reappear after the establishment that he could not be located upon reasonable inquiry, the authority of Verlaine Wright shall terminate and the authority of James Wright shall resume.

5. **REIMBURSEMENT OF EXPENSES/COMPENSATION:**

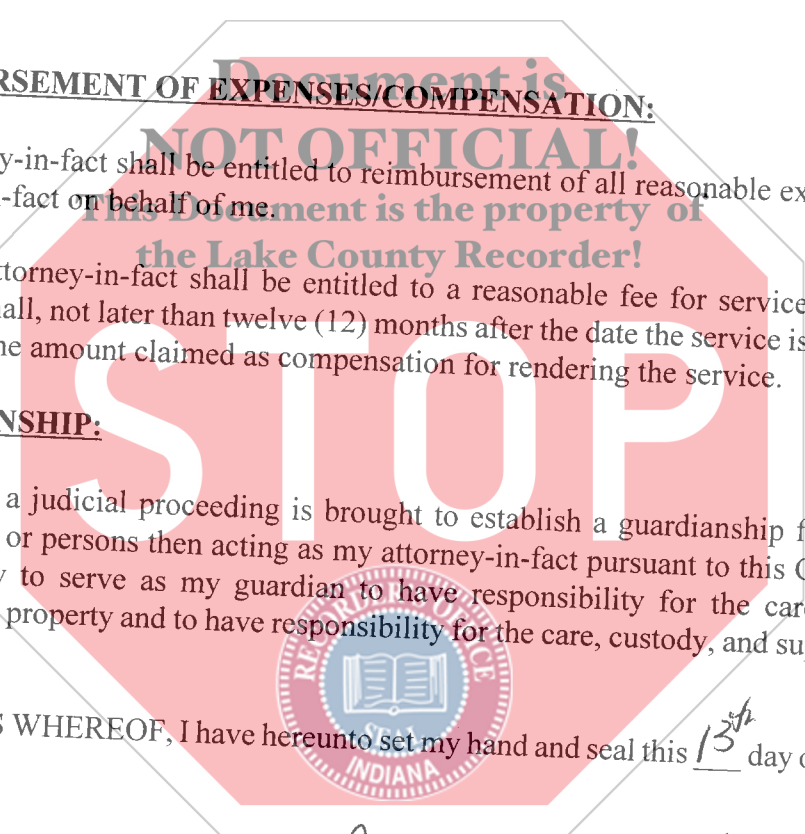
My attorney-in-fact shall be entitled to reimbursement of all reasonable expenses advanced by my attorney-in-fact on behalf of me.

Also, my attorney-in-fact shall be entitled to a reasonable fee for services rendered. My attorney-in-fact shall, not later than twelve (12) months after the date the service is rendered, notify me in writing of the amount claimed as compensation for rendering the service.

6. **GUARDIANSHIP:**

In the event a judicial proceeding is brought to establish a guardianship for me, I hereby appoint the person or persons then acting as my attorney-in-fact pursuant to this General Durable Power of Attorney to serve as my guardian to have responsibility for the care, custody, and management of my property and to have responsibility for the care, custody, and supervision of my physical person.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 13th day of May, 2002.


Patricia Ann Gaddis
Patricia Ann Gaddis f/k/a Patricia Ann Eads

