GENERAL DURABLE POWER OF ATTORNEY

By this General Durable Power of Attempt I name an attorneyin-fact with power to act on my behalf porsuget to Indiana Code (I.C.) 30-5, as it exists now and is amended in the future.

- I, HELD CHRISCH, of Hammond, Indiana, being at least eighteen years of age and mentally competent to the first state of the second state of the second secon (18) years of age and mentally competing, work method designate my daughter Mary Jo Vera my true and lawf RECORDERney-in-fact.
- **POWERS**. I give to my above-named attorney-in-fact, including any successor 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.
- **REAL PROPERTY**. Authority with respect to real property transactions pursuant to I.C. 30-5-5-2.

In addition, I give specific authority for Mary Jo Vera to sign all documents with regard to the listing and sale of my home at 7007 Forest Avenue, Hammond, Indiana 46324.

(NOTE: If this provision is applicable, this instrument must be recorded.)

- (b) TANGIBLE PERSONAL PROPERTY. Authority with respect to tangible personal property transactions pursuant to I.C. 30-5-5-3.
- (c) BOND, SHARE, AND COMMODITY CAuthority 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 safety deposit boxes in my name, and to open, inspect, inventory, place items in or remove items from and class said safety deposit boxes. items from, and 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
- (g) <u>BENEFICIARY</u>. Authority with respect to beneficiary 24 2002 transactions pursuant to I.C. 30-5-5-8.
- PETER BENJAMIN Authority with respect to gift transaction NTY AUDIT (h) **GIFTS**. Author pursuant to I.C. 30-5-5-9.

HOLD FOR FIRST AMERICAN TITLE

TA

- (i) **FIDUCIARY**. Authority with respect to fiduciary transactions pursuant to I.C. 30-5-5-10.
- (j) <u>CLAIMS AND LITIGATION</u>. 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.
- (1) 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) $\underline{\textbf{ESTATE TRANSACTIONS}}.$ Authority with respect to estate transactions pursuant to I.C. 30-5-5-15.
- (o) <u>HEALTH CARE POWERS</u>. Authority with respect to those health care powers pursuant to I.C. 30-5-5-16 which have not been granted to a health care representative named in a separate Appointment of Health Care Representative.
- (p) **HEALTH CARE CONSENT OR REFUSAL**. Authority with respect to those health care consent or refusal powers pursuant to I.C. 30-5-5-17 which have not been granted to a health care representative named in a separate Appointment of Health Care Representative.
- (q) **DELEGATING AUTHORITY**. Authority with respect to delegating authority in writing to one (1) or more persons as to any or all powers given to the attorney-in-fact by this General Durable Power of Attorney document, pursuant to I.C. 30-5-5-18.
- (r) <u>ALL OTHER MATTERS</u>. 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 or attorneys-in-fact, as applicable, shall do by virtue of the above powers.
- 2. **EFFECTIVE DATE**. This Power of Attorney shall become effective upon signature.
- 3. **DURABILITY**. This Power of Attorney shall not be affected by my subsequent disability or incapacity.
- 4. **TERMINATION.** I hereby reserve the right of revocation; however, this Power of Attorney shall continue in full force and effect until my death, or until I have signed a written instrument of revocation identifying this Power of Attorney and either

recorded such revocation in my county of domicile, or given actual knowledge of such revocation to my attorney-in-fact, and, in the event that this Power of Attorney was recorded, then the instrument of revocation must be recorded in my county of domicile, and in any other Recorder's Office in which this Power of Attorney was recorded and must reference the book(s) and page(s) or instrument number(s) where this Power of Attorney was recorded.

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

- 5. <u>REIMBURSEMENT OF EXPENSES/COMPENSATION</u>. My attorney-in-fact shall be entitled to reimbursement of all reasonable expenses advanced by my attorney-in-fact or 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 individual then acting as my attorney-in-fact pursuant to the foregoing provisions of this Power of Attorney to serve as 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.
 This Document is the property of

IN WITNESS WHEREOF, I have hereunto set my hand and seal this day of November, 2001.

HELEN EHRLICH

STATE OF INDIANA

SS:

COUNTY OF LAKE

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared HELEN EHRLICH, who acknowledged the execution of the foregoing General Durable Power of Attorney, and delivered said instrument as her free and voluntary act, for the uses and purposes set forth therein.

WITNESS my hand and Notarial Seal this 2 day of November, 2001.

My Commission Expires: 7-22-2007

Margaret Reejee Galeein

Resident of LAKE County, Indiana

MARGARET ROYCE (SALVIN)
Notary's Printed Signature

THIS DOCUMENT PREPARED BY: Margaret Royce Galvin, Attorney at Law, 5253 Hohman Avenue, Hammond, Indiana 46320, (219) 933-4715.