## STATE OF INCIAL LAKE COUNTY FINANCIAD FOWER OF ATTORNEY

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## MORRIS W. CARTER ELIZABBERAFRODENAS

- I, Elizabeth Rodenas, of the County of Lake, State of Indiana, do hereby designate Christopher Rodenas my true and lawful attorney-in-fact, and confer upon said attorneys-in-fact the following power and authority:
- 1. **General Authority Under Indiana Code Section 30-5-5**. I hereby confer upon my attorney-in-fact the general authority under Indiana Code Section 30-5-5 with respect to the following matters to the same extent as if the corresponding sections of the Indiana Code were set out in full herein, such powers to be exercised in a fiduciary capacity:
  - (a) **Real Property Transactions.** To sell, exchange, mortgage, encumber, develop, manage and otherwise deal with real property, as more fully described in IC § 30-5-5-2.
  - (b) Tangible Personal Property Transactions. To sell, exchange, mortgage, encumber, pledge, manage and otherwise deal with personal property, as more fully described in IC § 30-5-5-3.
  - Bond, Share and Commodity Transactions de To sell, sell short, pledge, exchange transfer, assign, manage and carry in the name of a nominee, and to perform any other acts with respect to a bond, share (or an instant), similar character, including an interest in a limited liability of many), commodity interest, or an interest with respect to a bond, share or commodity, as more fully described in IC § 30-5-5-4.
  - financial statements, to enter a safe deposit box that I could enter and negotiate borrow money, to make, assign, pledge, draw, guarantee and negotiate promissory notes or other negotiable or nonnegotiable paper, and to otherwise enter into banking transactions, as more fully described in IC § 30-5-5-5.
  - (e) Business Operating Transactions. To exercise any rights and discharge any duties that I may have as either a general or limited partner under a partnership agreement, to exercise in person or by proxy a right or power that I may have as the holder or a bond, share or similar instrument, to continue, modify or negotiate contractual arrangements of, and determine policy for, any business owned solely by me, and to perform any other acts that my attorney-in-fact considers desirable or necessary for the furtherance or

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protection of my interests in a business which I now own or hereafter acquire, as more fully described in IC § 30-5-5-6.

- (f) **Insurance Transactions**. To continue, pay the premiums on, borrow against or procure new, different or additional contracts of life, accident, health, disability, casualty, liability or similar insurance, and to perform any other acts in connection with procuring, supervising, managing, modifying, enforcing and terminating contracts of insurance, as more fully described in IC § 30-5-5-7.
- (g) **Beneficiary Transactions**. To represent and act for me in all ways and in all matters affecting a trust, probate, estate, guardianship, escrow, custodianship or other fund out of which I am entitled, or claim to be entitled, as a beneficiary, to some share or payment, as more fully described in IC § 30-5-5-8.
- (h) Gift Transactions. To make gifts to organizations, charitable or otherwise, to which I have made gifts, to make gifts to my spouse, children and descendants, to prepare, execute and file all necessary reports and tax returns, and to perform any other acts my attorney-in-fact considers desirable or necessary to complete a gift on my behalf, as more fully described in IC § 30-5-5-9.
- (i) Fiduciary Transactions. To represent and act for me in all ways and in all matters affecting, and to perform any acts with respect to, a fund of which I am now a fiduciary or of which I become a fiduciary after the date hereof, as more fully described in IC § 30-5-5-10.
- (j) Claims and Litigation. To assert claims or defenses to claims before a court, administrative board, commissioner or other tribunal, and to perform all other acts in connection with a claim by or against me or litigation in which I am or become a party, as more fully described in IC § 30-5-5-11.
- (k) Family Maintenance. To perform all acts necessary to maintain the customary standard of living of my spouse, children and other persons whom I customarily support, to pay for necessary medical, dental and custodial care for such individuals, to continue payments for memberships in organizations of which I am a member, and to perform any other acts for the welfare of my spouse, children and individuals whom I customarily support or for the preservation and maintenance of my other personal relationships with my parents, relatives, friends and organizations as my attorney-in-fact considers appropriate, as more fully described in IC § 30-5-5-12.
  - (l) Benefits from Military Service. To perform all acts considered by my attorney-in-fact to be necessary or desirable to assure that I and my dependents receive the maximum possible benefits from my military service, whether

performed before or after execution of this power of attorney, as more fully described in IC § 30-5-5-13.

- (m) Records, Reports and Statements. To prepare, execute and file tax and tax information returns for all periods required by the laws of the United States, a state, a subdivision of a state or a foreign government, for all tax periods, including, but not limited to the execution of Internal Revenue Service Forms 2848 (Power of Attorney and Declaration of Representative) and 8821 (Tax Information Authorization), and Indiana Department of Revenue Forms POA1 (Power of Attorney), to prepare, execute and file any return, report or declaration or other document required by the Social Security Administration, and to perform any other acts in connection with the preparation, execution, filing, storage or other use of such records, reports or statements or concerning my affairs, as more fully described in IC § 30-5-5-14.
- (n) Estate Transactions. To accept, demand, sue for, claim or recover, any legacy, bequest, devise or gift due me, to assert an interest in and exercise power over a trust, estate or property subject to fiduciary control, to establish a revocable trust solely for my benefit that terminates at my death, and to exercise all powers with respect to estates and trusts that I could exercise, as more fully described in IC § 30-5-5-15. The powers described in this paragraph do not include the power to make or change my will.
- (o) All Acts. To act as my alter ego with respect to all possible matters and affairs affecting property that I own and that I can perform through an attorney-in-fact as provided in IC § 30-5-5-19.y Recorder!
- 2. **Nomination of a Guardian.** Should it become necessary that a conservator, guardian of my estate, or guardian of my person be appointed by a Court of competent jurisdiction, I hereby appoint Christopher Rodenas to serve in said capacity.
- 3. Exoneration Clause. My attorney-in-fact shall be liable only for acts undertaken in bad faith.
- 4. Delegation of Authority. (INDICATE YOUR CHOICE BY INITIALING ONE)

	My attorney-in-fact MAY delegate the powers granted hereunder, but
	only by a writing specifically referring to this Power of Attorney.
Initials	Only by a writing spoonters,

OR

E), R Initials My attorney-in-fact MAY NOT delegate the powers granted hereunder.

5. Reimbursement for Expenses. (INDICATE YOUR CHOICE BY INITIALING ONE)

My attorney-in-fact shall be reimbursed for expenses, and SHALL be entitled to request a reasonable fee for services provided.

OR

E.R.

My attorney-in-fact shall be reimbursed for expenses, but SHALL NOT be entitled to a fee for services provided.

6. Power of Revocation. I hereby reserve the right to revoke this Financial Power of Attorney, but this Financial Power of Attorney shall continue in full force and effect of Attorney, but this Financial Power of Attorney written notice of such revocation. In until the person relying hereon shall have received written notice of such revocation. In the event this Financial Power of Attorney reflects on its face that it has been recorded, any such revocation must be recorded in the Recorder's Office of the county in which this Financial Power of Attorney was recorded.

I hereby ratify and confirm all that my said attorney-in-fact shall do by virtue hereof.

I FURTHER STATE THAT THIS FINANCIAL POWER OF ATTORNEY SHALL NOT BE AFFECTED BY MY INCOMPETENCE.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, on this 2 day of August, 2002.



On the 2 day of August, 2002, the declarant signified to me that this Financial Power of Attorney was being made by the declarant freely and voluntarily. The declarant signed such declaration in my presence, and I, at the declarant's request, and in the declarant's presence and in the presence of the other witness hereto, signed my name in witness thereof. I further state that the declarant has been personally known to me and is believed by me to be of sound mind. I did not sign the declarant's signature above for or at the direction of the declarant. I am not a parent, spouse, or child of the declarant, am not entitled to any part of the declarant's estate either by intestate succession or under any will or codicil thereto, and am not directly financially responsible for the declarant's medical care. I am competent and at least eighteen (18) years old.

WITNESSES:	ADDRESSES:
Kelly M. Livingston Written Name	1921 Samuelson Rd Portage, IN. 46368
Printed Name  Th	Document is NOT OFFICIAL!  is Document is the property of
Bornie Bowman Written Name	the Lake County Recorder! Portage, IN 46368
Bonnie Barnon	
Printed Name	
	COUNTRY OF THE PARTY OF THE PAR
All To J	WOIANA THINE
hristopher G. Radenes	
hristopher G. Radenes 625 Delaware St.	

Any. In. 46409

STATE OF INDIANA )

COUNTY OF ORTER )

Before me, a Notary Public in and for said County and State, personally appeared Elizabeth Rodenas who acknowledged execution of the foregoing Financial Power of Attorney.

IN WITNESS WHEREOF, I have subscribed my name and Notarial Seal this day of <u>Cugust</u>, 2002.

My Commission expires:

MAY 3, 2010

Notary Public--Written

Notary Public--Printed

My County of Residence:

Porter

Document is AFFIX SEAL OT OFFICIAL!

This Document is the paper

the Lake County

LISA L. FREDERICK Porter County My Commission Expires May 3, 2010

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May 3, 2010