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STATE OF INDIANA
LAKE COUNTY
DURABLE GENERAL POWER OF ATTORNEY
FILED FOR RECORD

2004 028987

2004 APR -8 OF

JOAN C. ROSS, of HIGHLAND, INDIANA

MONDAY
REC'D

TO

Stewart Title Services
of Northwest Indiana
The Pointe
5521 W. Lincoln Hwy.
Crown Point, IN 46307

044500655 #10
LINDA S. TIEMENS, of CRETE, ILLINOIS

The undersigned does hereby nominate, constitute and appoint, LINDA S. TIEMENS, my sister, whose address is 2637 East Vera Lane, Crete, Illinois, 60417, as my true and lawful attorney-in-fact to do and perform for me and in my name the following:

1. Banking and Financial Transactions: (a) To open accounts, in my name or on my behalf, in any bank or trust company, savings and loan company, insurance company, credit union, or any other banking, saving or financial institution, and to deposit into such accounts, or into accounts now existing or hereafter established in my name or on my behalf, any money, checks, notes, drafts, acceptances or other evidences of indebtedness payable or belonging to me, including but not being limited to checks or drafts issued by the Treasurer of the United States or any other official, bureau, department or agency of any state, municipality or other government body; and to disburse, withdraw or receive from such accounts, all or any part of the balance therein; (b) to make such endorsements and to sign such endorsements as may be required in connection with disbursement or withdrawal from or receipt of such accounts; and (c) to have access to remove any or all of my property contained or held in any safe deposit box or vault.

2. Tax Matters: (a) To prepare, execute and file on my behalf income and other tax returns and pay any amount determined due; (b) to prepare, execute and file on my behalf documents pertaining to real estate and personal property taxes, assessments, and applications for exemptions; (c) to act on my behalf in tax matters where it may be necessary to negotiate, compromise and settle tax disputes, including appealing determinations of value assessments and taxes due; and (d) to make annual exclusion gifts to any one or more of my descendants and their spouses which would qualify for federal gift tax annual exclusion.

3. Conduct of Business: (a) To manage my property, real and personal, and to conduct my business and financial affairs; (b) to pay, discharge or compromise any of my debts or other obligations; (c) to purchase or otherwise acquire, to sell or otherwise dispose of, real and personal property; (d) to transfer and set over all or any of the assets which I own to any existing revocable trust in which I am the life beneficiary as to income and principal, if necessary; (e) to acquire with or manage insurance, beneficiary, gift, financing and estate.

4. Securities Transactions: (a) To purchase or otherwise acquire, to sell or otherwise dispose of, securities including, but not limited to, stocks, bonds, notes, and other securities or evidences of indebtedness, all at such price and on such terms as my attorney-in-fact may determine; (b) to vote any such securities in my name, in person or by proxy; and (c) to receive dividends and other distributions on such securities.

FILED

APR 8 2004

STEPHEN R. STIGLICH
LAKE COUNTY AUDITOR

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5. General Powers: This instrument shall be construed and interpreted as a durable general power of attorney. I give my attorney-in-fact power and authority to do for me and in my name those things which my attorney deems expedient 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.

6. To represent me and exercise any powers I am entitled to as Co-Executor of the Estate of Dorothy Gouwens, Deceased and specifically to execute all documents in connection with the sale of the real estate located at 1119 Stommel Road, Dyer, Indiana, legally described as:

The West 45.0 feet of Lot 2 in Briar Crossings Subdivision Phase 1, an addition to the Town of Dyer, Lake County, Indiana, as per plat thereof Recorded in Plat Book 89, Page 82 in the Office of the Recorder of Lake County, Indiana.

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

THIS POWER OF ATTORNEY SHALL NOT BE AFFECTED BY MY SUBSEQUENT DISABILITY OR INCAPACITY OR LAPSE OF TIME.

Persons 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 delivered it to my attorney-in-fact. If not revoked as aforesaid, the powers given my attorney-in-fact shall automatically terminate on my death, and this instrument shall then become null and void.

Signed this 19th day of March, 2004.

342.44.9323
Grantor's Social Security No.

Address: 9437 Spring Street
Highland, Indiana 46322



Joan C. Ross
Grantor, JOAN C. ROSS

Laura Cruciemi
WITNESS TO SIGNATURE

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, this 19th day of March, 2004, personally appeared the Grantor named above, and acknowledged the execution of the above instrument to be her 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 above written.

Document is NOT OFFICIAL!
Steven P. Kennedy

Steven P. Kennedy, Notary Public
This Document is the property of the Lake County Recorder!

My Commission Expires:
4-24-09

County of Residence: LaKE

