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LAKE COUNTY  
FILED FOR HOLD FOR MERIDIAN TITLE CORP.

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DURABLE  
GENERAL POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I,  
MOYA F. BIGLER, of the County of  
Lake, State of Indiana,  
have made, constituted and appointed and by these presents  
do make, constitute and appoint:

ROBERT F. BIGLER

of the County of Lake and State of  
Indiana, as my agent and true and lawful  
attorney-in-fact, to do for me and in my name, place, and  
stead, and for my use and benefit all such actions which I  
could do if personally present, with full power of delegation  
of duties and full power of substitution and revocation as  
to successor. My agent shall not be bound by any rules of  
self-dealing, conflicts of interest, or rule of law  
concerning undivided loyalties.

If it should be necessary that a guardian be ap-  
pointed for either my person or estate then it is my di-  
rection that such guardian be appointed according to the  
order herein specified and that such guardian be allowed to  
serve without bond or other cost.

This power of attorney shall be known as a Durable  
Power of Attorney and shall not be affected by any period  
of disability or incapacity by me, regardless of any legal  
adjudication of inability to administer to one's own affairs.  
This durable general power of attorney shall include, but  
not be limited to, the following:

1. General Grant to Power. To exercise, do, or  
perform any act, right, power, duty or obligation whatsoever  
that I now have or may acquire, relating to any person, matter,  
transaction or property, real or personal, tangible or in-  
tangible, now owned or hereafter acquired by me, including  
without limitation, the following specifically enumerated  
powers. I grant to my agent or agents full power and authority  
to do everything necessary in exercising any of the powers  
herein granted as fully as I might or could if personally  
present, with full power of substitution or revocation, hereby  
ratifying and confirming all that the agent shall lawfully  
do or cause to be done by virtue of this durable power of  
attorney and the power herein granted.

FILED  
APR 23 2004  
STEPHEN R. STIGLICH  
LAKE COUNTY AUDITOR

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(a) Power of Collection and Payment. To forgive, request, demand, sue for, recover, collect, receive and hold all such sums of money, debts, dues, commercial paper, checks, drafts, accounts, deposits, legacies, bequests, devises, notes, interests, stock certificates, bonds, dividends, certificates of deposit, annuities, pension, profit sharing, retirement, Social Security, insurance and other contractual benefits and proceeds, all documents of title, all property, real or personal, intangible and tangible, and property rights, and demands whatsoever, liquidated or unliquidated, now or hereafter owned by, or due, owing, payable or belonging to me or in which I have or may hereafter acquire an interest; to have, use, and take all lawful means and equitable and legal remedies and proceedings in my name for the collection and recovery thereof, and to adjust, sell, compromise, and agree for the same, and to execute and deliver for me on my behalf and in my name, all endorsements, releases, receipts, or other sufficient discharges for the same;

(b) Power to Acquire and Sell. To acquire, purchase, exchange, grant options to sell, and sell and convey real or personal property, tangible or intangible, or interests therein, on such terms and conditions as my agent shall deem proper;

(c) Management Powers. To maintain, repair improve, invest, manage, insure, rent, lease, encumber, and in any manner deal with any real or personal property, tangible or intangible, or any interest therein, that I may now own or hereafter acquire, in my name and for my benefit, upon such terms and conditions as may agent shall deem proper; to take whatever action is necessary in order to collect any government benefit due me;

(d) Banking Powers. To make, receive and endorse checks and drafts, deposit and withdraw funds, acquire and redeem certificates of deposit, in banks, credit unions, savings and loan associations and other institutions, and execute or release such deeds of trust or other security agreements as may be necessary or proper in the exercise of the rights and powers herein granted; including specifically, but not limited to, accounts wherein I or my agent am a trustee;

(e) Motor Vehicles. To apply for a Certificate of Title upon, and endorse and transfer title thereto, for any automobile, truck, pickup, van, boat, motorcycle or other motor vehicle, and to represent in such transfer or assignment that the title to said motor vehicle is free and clear of all liens and encumbrances except those specifically set forth in such transfer or assignment;

(f) Tax Powers. To prepare, sign and file federal and state income tax returns or declaration of estimated tax for any year or years; to prepare, sign and file gift tax returns with respect to gifts made by me for any year or years; to authorize and consent to any gift and to utilize any gift-splitting provision or other tax election; to prepare, sign and file any claims for refund of any tax; and to pay any part or all of the tax shown due by any or all of such income and gift tax returns, including any declaration, interest, and penalties subsequently determined to be due thereon without reimbursement from any other persons.

(g) Safe Deposit Box. To have access at any time or times to any safe deposit box rented by me, wheresoever located, and to remove all or any part of the contents thereof, and to surrender or relinquish said safe deposit box; any institution in which any such safe deposit box may be located shall not incur any liability to me or to my estate as a result of permitting my agent to exercise this power.

(h) Insurance. To take any and all actions with respect to life, health, property and casualty insurance as though he were, in fact, the owner thereof. This authorization includes, but is not limited to, the power to apply for insurance, to select proper amounts and types of coverages, cancel, change insurers, and settle any and all claims with or without resort to litigation. As to any policy of life insurance, the attorney-in-fact shall have the right and power to surrender, cancel, or assign the policy, to pledge the policy for a loan, or to obtain a loan from the insurer on the cash surrender value of the policy so long as such action is reasonably done in the best interests of my person or estate. The receipt of the beneficiary, guardian, or attorney-in-fact shall discharge the insurance company from any responsibility for proper expenditure.

(i) Personal Care and Well Being. Perform every act, deed, matter and thing necessary to provide for my personal care and well being, including, inter alia, selection of my abode, employment of companions or practical nurses, purchase or repair of my clothing, travel, recreation, entertainment, funeral and burial arrangements, and spiritual and religious needs, and to carry out my personal responsibilities, whether legal or moral only, including appropriate provision for any dependents of mine. To the extent provisions of this paragraph contradict provisions of a Medical Power of Attorney I may execute, whether simultaneously, previously or hereafter, the Medical Power of Attorney shall take precedence.

(j) Real Estate. This power is expressly intended to apply to all real estate in which I have a legal interest. For recording purposes only, and not by way of limitation, a schedule containing the legal description of such real estate is attached to this power.

(k) Medical Care and Placement. To make whatever decisions are necessary under the then existing circumstances concerning any and all actions with reference to my physical and mental well-being; to make whatever decisions are necessary to accept or refuse medications or methods of medical treatment; to make whatever decisions are necessary and to take whatever actions are necessary to provide for my placement, whether in a nursing home or otherwise. To the extent provisions of this paragraph contradict provisions of a Medical Power of Attorney I may execute, whether simultaneously, previously or hereafter, the Medical Power of Attorney shall take precedence.

(l) Trusts. To transfer at any time, and from time to time, any property, real or personal, tangible or intangible, which is owned now or hereafter acquired, to the person(s) or corporation serving as the trustee of any inter vivos trust which may have been held, administered and disposed of by such trustee in accordance with the terms of such instrument, to take such actions with respect to existing trusts as I have authority to take under the terms of the trust agreements, and to create trusts in my name.

2. Ministerial Nature of Powers. It is not my intention to grant any beneficial interests in my estate by this instrument, but to grant to my attorney-in-fact mere administrative powers of management, investment, and custody of my estate. The powers granted are to be exercised in a fiduciary capacity for my benefit and (except for provision of reasonable compensation for services of my attorney-in-fact) not for the personal benefit of my attorney-in-fact.

3. Interpretation. This instrument is to be construed and interpreted as a general durable power of attorney. The enumeration of specific items, acts, rights or powers herein is not intended to, nor does it limit or restrict the general durable powers herein granted to my agent.



4. Third-Party Reliance. Any action taken in good faith pursuant to the foregoing authority without actual knowledge of my death shall be binding upon me, my heirs, assigns and personal representatives. Third parties which come into contact with each attorney-in-fact are expressly granted the right to rely upon the terms of this instrument, whether in original or photostatic form. This power of attorney shall remain in force until written notice of cancellation is provided by such one or more to all parties hereto.

THIS DURABLE GENERAL POWER OF ATTORNEY REVOKES ALL PREVIOUS DURABLE GENERAL POWERS OF ATTORNEY.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 8th day of November, 1991.

*Moya F. Bigler*  
MOYA F. BIGLER

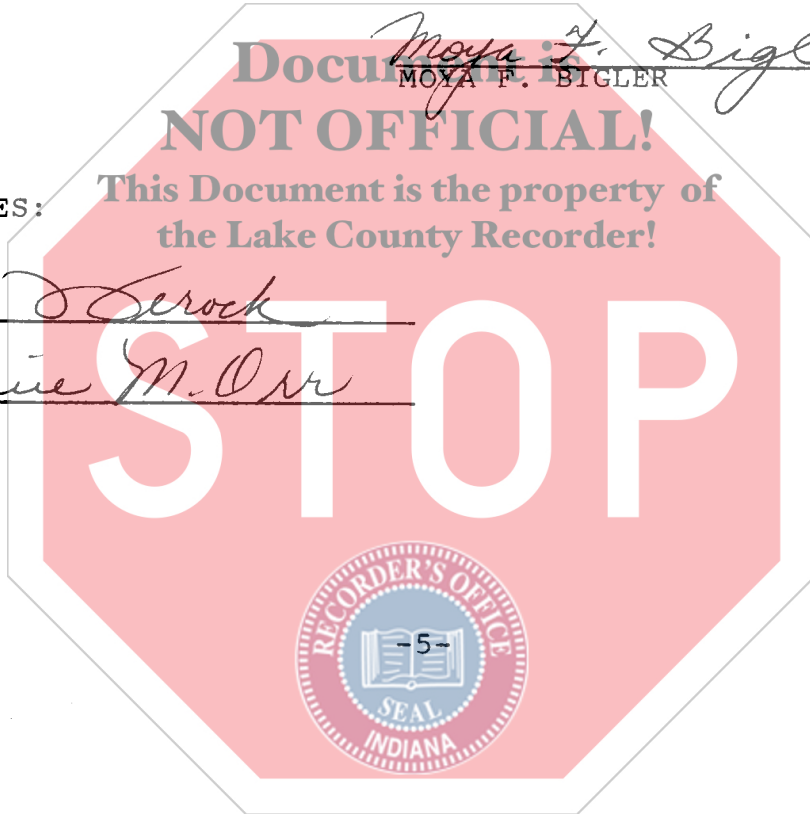
(Seal)

**NOT OFFICIAL!**

This Document is the property of  
the Lake County Recorder!

WITNESSES:

*J. Serock*  
*Janice M. Orr*





**EXHIBIT A**

Lot Numbered 18 as shown on the recorded plat of Resubdivision of Lots 1 and 4, Oak Park Addition to Hammond, recorded in Plat Book 17, page 18, in the Office of the Recorder of Lake County, Indiana.

