



instrument and any real property I may hereafter acquire or receive, and my personal residence), to lease, sublease, release; to eject, remove and relieve tenants or other persons from, and recover possession of by all lawful means; to accept real property as a gift or as security for a loan; to collect, sue for, receive and receipt for rents and profits and to conserve, invest or utilize any and all of such rents, profits and receipts for the purposes described in this paragraph; to do any act of management and conservation; to pay, compromise, or to contest tax assessments and to apply for refunds in connection therewith; to hire assistance and labor; to subdivide, develop, dedicate to public use without consideration, and/or dedicate easements over; to maintain, protect, repair, preserve, insure, build upon, demolish, alter or improve all of any part thereof; to obtain or preserve, insure, build upon, demolish, alter or improve all or any part thereof; to obtain or vacate plats and adjust boundaries; to adjust differences in valuation on exchange or partition by giving or receiving consideration; to release or partially release real property from a lien; to insert on any exhibit to this instrument containing real property descriptions, the descriptions of any real property in which I may now have or hereafter acquire an interest; to sell and to buy the same or other real property.

5. With respect to personal property, to lease, sublease, and release; to recover possession of by all lawful means; to collect, sue for, receive and receipt for rents and profits therefrom; to maintain protect, repair, preserve, insure, alter or improve all or any part thereof; to sell and to buy the same or other personal property.

6. To exercise all rights with respect to corporate securities which I now own or may hereafter acquire, including the right to sell, grant security interests in and to buy the same or different securities; to establish, utilize and terminate brokerage accounts (including margin accounts); to vote at all meetings of security holders, regular or special; to make such payment as my Agent deems necessary, appropriate, incidental or convenient to the owning and holding of such securities; to receive, retain, expend for my benefit, invest and reinvest or make such disposition of as my Agent shall deem appropriate all additional securities, cash or property (including the proceeds from the sales of my securities) to which I may be or become entitled by reason of my ownership of any securities; to vote at all meetings of security holders, regular or special.

7. To demand, arbitrate, settle, sue for, collect, receive, deposit, expend for my benefit, reinvest or make such other appropriate disposition of as my Agent deems appropriate all cash, rights to the payment of cash, property (real, personal, intangible and/or mixed), rights and/or benefits to which I am now or may in the future become entitle, regardless of the identity of the individual or public or private entity involved (and for purposes

of receiving social security benefits, my Agent is hereby appointed my "Representative Payee"); to utilize all lawful means and methods for such purposes; to make such compromises, releases, settlements and discharges with respect thereto as my Agent shall deem appropriate.

8. To create and contribute to an IRA or employee benefit plan (including a plan for a self-employed individual) for my benefit; to select any payment option under any IRA or employee benefit plan in which I am a participant (including plans for self-employed individuals), or to change options I have selected; to make and change beneficiary designations; to make voluntary contributions to such plans; to make "roll-overs" of plan benefits into other retirement plans; to borrow money and purchase assets therefrom and sell assets thereto, if authorized by any such plan.

9. To establish accounts of all kinds, including checking and savings, for me with financial institutions of any kind, including but not limited to banks and thrift institutions; to modify, terminate, make deposits to and write checks on or make withdrawals from and grant security interests in all accounts in my name or with respect to which I am an authorized signatory (except accounts held by me in a fiduciary capacity), whether or not any such account was established by me or for me by my Agent, to negotiate, endorse or transfer any checks or other instruments with respect to any such accounts; to contract for any services rendered by any bank or financial institution.

10. To contract with any institution for the maintenance of a safe-deposit box in my name; to have access to all safe-deposit boxes in my name or with respect to which I am an authorized signatory, whether or not the contract for such safe-deposit box was executed by me (either alone or jointly with others) or by my Agent in my name; to add to and remove from the contents of any such safe-deposit box and to terminate any and all contracts for such boxes.

11. To institute, supervise, prosecute, defend, intervene in, abandon, compromise, arbitrate, settle, dismiss, and appeal from any and all legal, equitable, judicial or administrative hearings, actions, suits, proceedings, attachments, arrests or distresses, involving me in any way, including but not limited to claims by or against me arising out of property damages or personal injuries suffered by or caused by me or under such circumstances that the loss resulting therefrom will or may fall on me, and otherwise engage in litigation involving me, my property or any interest of mine, including any property or interest or person for which or whom I have or may have any responsibility.

12. To renounce and disclaim any property or interest in property or powers to which for any reason and by any means I may become entitled, whether by gift, testate or intestate succession

to release or abandon any property or interest in property or powers which I may now or hereafter own, including any interests in or rights over trusts (including the right to alter, amend, revoke or terminate) and to exercise any right to claim an elective share in any estate or under any will, and in exercising such discretion, my Agent may take into account such matters as shall include but shall not be limited to any reduction in estate or inheritance taxes on my estate, and the effect of such renunciation or disclaimer upon persons interest in my estate and persons who would receive the renounced or disclaimed property.

13. To insure my life or the life of anyone in whom I have an insurable interest; to continue life insurance policies now or hereafter owned by me on either my life or the lives of others; to pay all insurance premiums; to select any options under such policies; to increase coverage under any such policy; to borrow against any such policy; to pursue all insurance claims on my behalf; to purchase and/or maintain and pay all premiums for medical insurance covering me and/or any person I am obligated or may have assumed the obligation to support; to carry insurance of such kind and in such amounts as my Agent shall deem appropriate to protect my assets against any hazard and/or to protect me from any liability; to pay the premiums therefor; to pursue claims thereunder.

14. To represent me in all tax matters; to prepare, sign and file federal, state and/or local income, gift and other tax returns of all kinds, including joint returns, FICA returns, payroll tax returns, claims for refunds, requests for extensions of time, petitions to the tax court or other courts regarding tax matters, and any and all other tax related documents, including but not limited to consents and agreements under Section 2032A of the Internal Revenue Code or any successor section thereto and consents to split gifts, closing agreements and any power of attorney form required by the Internal Revenue Service and/or any state and/or local taxing authority with respect to any tax year between the years 1970 and 2020; to pay taxes due, collect and make such disposition of refunds as my Agent shall deem appropriate, post bonds, receive confidential information and contest deficiencies determined by the Internal Revenue Service and/or any state and/or local taxing authority; to exercise any elections I may have under federal, state or local tax law; and generally to represent me or obtain professional representation for me in all tax matters and proceedings of all kinds and for all periods between the years 1970 and 2020 before all authorities; to engage, compensate and discharge attorneys, accountants and other tax and financial advisers and consultants to represent and/or assist me in connection with any and all tax matters involving or in any way related to me or any property in which I have or may have any interest or responsibility.

15. To keep records of cash received and disbursed, for or on

my account, and of credits and debits to my accounts, and of all transactions affecting my assets and liabilities.

16. To hire, discharge and compensate an attorney, accountant, expert witness or other assistant when deemed necessary.

## Article II

My Agent is authorized in my Agent's sole and absolute discretion from time to time and at any time, with respect to the control and management of my person, as follows:

1. To do all acts necessary for maintaining my customary standard of living; to provide living quarters by purchase, lease or other arrangement, or by payment of the operating costs of my existing living quarters, including interest, amortization payments, repairs and taxes; to provide normal domestic help for the operation of my household; to provide clothing, transportation, medicine, food and incidentals, and if necessary to make all necessary arrangements, contractual or otherwise, for me at any hospital, hospice, nursing home, convalescent home or similar establishment; and if in the judgment of my Agent I will never be able to return to my living quarters from a hospital, hospice, nursing home, convalescent home or similar establishment, to lease, sublease or assign my interest as lessee in any lease or protect or sell or otherwise dispose of my living quarters (investing the proceeds of any such sale as my Agent deems appropriate) for such price and upon such terms, conditions and security, if any, as my agent shall deem appropriate; and to store and safeguard or sell for such price and upon such terms, conditions and security, if any, as my agent shall deem appropriate or otherwise dispose of any items of tangible personal property remaining in my living quarters which my agent believes I will never need again (and pay all costs thereof).

2. To provide for the presence and involvement of religious clergy or spiritual leaders in my care, provide them access to me at all times, maintain my memberships in religious or spiritual organizations or arrange for membership in such groups, and enhance my opportunities to derive comfort and spiritual satisfaction from such activities, including religious books, tapes and other materials.

3. To make advance arrangements for my funeral and burial, including the purchase of a burial plot and marker, and such other related arrangements as my Agent shall deem appropriate.

## Article III

My agent is authorized in my Agent's sole and absolute discretion from time to time and at any time to exercise the

authority described below relating to matters involving my health and medical care. In exercising the authority granted to my Agent herein, my Agent is instructed to try to discuss with me the specifics of any proposed decision regarding my medical care and treatment if I am able to communicate in any manner, even by blinking my eyes. Accordingly, my Agent is authorized as follows:

1. To exercise general authority to make health care decisions including employing or contracting with servants, companions or health care providers to care for my health care needs; to consent to or refuse health care pursuant to the attached declaration/appointment; to admit or release me from a hospital or health care facility; to have access to my records (including medical records); to make anatomical gifts on my behalf; to request any autopsy and to make plans for the disposition of my body; and

2. To act pursuant to my directions as contained in my "Health Care Representative Appointment", which is attached hereto.

#### Article IV

My Agent is authorized in my Agent's sole and absolute discretion from time to time and at any time to exercise all powers set forth in I.C. 30-5-5-2 through 19, and any amendments thereto.

#### Article V

This Power of Attorney shall not be affected by my subsequent disability or incapacity.

This Document is the property of  
the Lake County Recorder!

#### Article VII

The following provisions apply:

1. My agent shall be entitled to reimbursements for all reasonable costs and expenses actually incurred and paid by my Agent on my behalf under any provisions of this instrument.

2. If any part of any provision of this instrument shall be invalid or unenforceable under applicable law, such part shall be ineffective to the extent of such invalidity only, without in anyway affecting the remaining parts of such provisions or the remaining provisions of this instrument.

3. This instrument shall be governed by the laws of the State of Indiana in all respects, including its validity, construction, interpretation and termination, and to the extent permitted by law shall be applicable to all property of mine, real, personal, intangible or mixed, wherever and in whatever state of the United States or foreign country the situs of such property is at any time located and whether such property is now owned by me or hereafter acquired by me or for me by my Agent.

4. Whenever the word:

(a) "Agent" or any modifying or equivalent word or substituted pronoun therefor is used in this instrument, such word or words shall be held and taken to include both the singular and the plural, the masculine, feminine and neuter gender thereof;

(b) "Guardian" or "Conservator" or any modifying or equivalent word or substituted pronoun is used in this instrument, such word or words shall be held and taken to mean respectively the fiduciary (appointed by a court of competent jurisdiction or by other lawful means) responsible for the person and/or the property of an individual.

5. This instrument may be amended or revoked by me, and my Agent and any alternate agent may be removed by me at any time by the execution by me of a written instrument of revocation, amendment, or removal delivered to my Agent and to all alternate agents. If this instrument has been recorded in the public records, then the instrument of revocation, amendment or removal shall be filed or recorded in the same public records. My Agent and any alternate agent may resign by the execution of a written resignation delivered to me or, if I am mentally incapacitated, by delivery to any person with whom I am residing or who has the care and custody of me or in the case of an alternate agent, by delivery to my Agent.

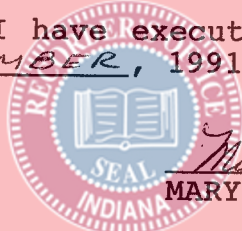
6. This instrument has been executed in duplicate. Both duplicate originals shall have equal force and effect.

7. My Agent is authorized to make photocopies of this instrument as frequently and in such quantity as my Agent shall deem appropriate. All photocopies shall have the same force and effect as any original.

Article VIII

If a judicial proceeding is brought to establish a guardianship over my person and/or property, I hereby appoint MARY E. HUGHES to serve as guardian.

In Witness Whereof, I have executed this Power of Attorney this 22<sup>ND</sup> day of NOVEMBER, 1991.



*Mary E. Hughes*  
\_\_\_\_\_  
MARY E. HUGHES

STATE OF INDIANA; COUNTY OF LAKE; SS:

I, a Notary Public within and for the foregoing County and State, do hereby certify that the foregoing Power of Attorney was this day

produced to me in said County and State by MARY E. HUGHES and was executed and acknowledged by her to be her free act and voluntary deed.

WITNESS my hand and seal this 22<sup>ND</sup> day of NOVEMBER, 1991.

My Commission Expires:  
KATHLEEN D. BAPST  
NOTARY PUBLIC STATE OF INDIANA  
LAKE COUNTY  
MY COMMISSION EXP. DEC. 4, 1992

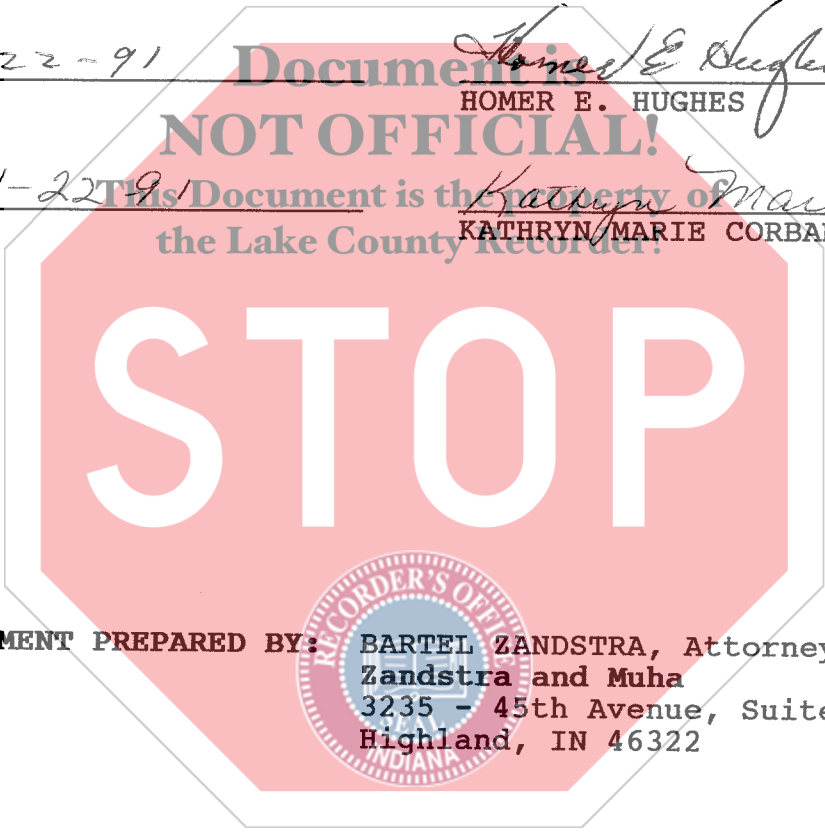
Kathleen D. Bapst  
Notary Public  
Resident of Lake County

ACCEPTANCE

The undersigned acknowledges and accepts appointment as Agent under this instrument.

Date: 11-22-91 Homer E. Hughes  
HOMER E. HUGHES

Date: 11-22-91 Kathryn Marie Corban  
KATHRYN MARIE CORBAN



THIS INSTRUMENT PREPARED BY: BARTEL ZANDSTRA, Attorney at Law  
Zandstra and Muha  
3235 - 45th Avenue, Suite 304  
Highland, IN 46322



No: 920054058

**LEGAL DESCRIPTION**

Lot 3 in Block 2 in Ellendale First Addition to the Town of Highland, as per plat thereof, recorded in Plat Book 32 page 78, in the Office of the Recorder of Lake County, Indiana.

