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STATE OF INDIANA  
LAKE COUNTY  
LIMITED POWER OF ATTORNEY  
FILED FOR RECORD  
OF

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MYLA PEREZ CHIO  
2005 OCT 10 AM 11:20

ARTICLE I  
DESIGNATION OF AGENT

I, MYLA PEREZ CHIO, of Lake County, State of Indiana, being an adult and mentally competent do hereby designate and appoint EMMANUEL C. CHIO of Lake County, State of Indiana, as my true and lawful Attorney-in-Fact, hereinafter sometimes referred to as my Agent, giving my Agent full authority and power to make financial, asset management, and personal decisions for me in my name, place and stead as authorized in this document.

ARTICLE II  
REAL ESTATE TRANSACTIONS

My Attorney-in-Fact is specifically authorized, in his sole and absolute discretion to perform all actions authorized under IC § 30-5-5-2 with respect to real property transactions, wherein the principal authorizes the Attorney-in-Fact to do the following:

1. Accept as a gift or as security for a loan, to reject, demand, buy, lease, receive, or otherwise acquire either ownership or possession of an estate or interest in real property.
2. Sell, exchange, convey with or without covenants, quitclaim, release, surrender, mortgage, encumber, partition or consent to partitioning, plat or consent to platting, lease, sublet, or otherwise dispose of an estate or interest in real property.
3. Release in whole or in part, assign in whole or in part, satisfy in whole or in part, and enforce by action or proceeding, a mortgage, an encumbrance, a lien, or other claim to real property that exists or is claimed to exist in favor of the principal.
4. Perform acts of management or conservation with respect to an estate or interest in real property owned or claimed to be owned by the principal, including the power to do the following:
  - (a) Insure against casualty, liability, or loss.
  - (b) Obtain, regain, or protect possession of the estate or interest by action or proceeding.
  - (c) Pay, compromise, or contest taxes and assessments.
  - (d) Apply for and receive refunds for taxes and assessments.
  - (e) Purchase supplies and hire assistance or labor.
  - (f) Make repairs or alterations in the structures or lands.
5. Use, develop, modify, alter, replace, remove, erect, or install structures or other improvements upon real property in which the principal has or claims to have an interest.
6. Demand, receive, or obtain by action or proceeding money or other things of value to which the principal is, may become, or may claim to be entitled to as the proceeds of an interest in real property or of one (1) or more transactions under this section, conserve, invest, disburse, or use any proceeds received for purposes authorized under this section, and reimburse the Attorney-in-Fact for expenditures properly made by the Attorney-in-Fact.
7. Participate in a reorganization with respect to real property, receive and hold shares of stocks or instruments of similar character received under a plan of reorganization, and act with respect to the shares, including the power to do the following:

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- (a) Sell or otherwise dispose of the shares.
- (b) Exercise or sell options.
- (c) Convert the shares.
- (d) Vote on the shares in person or by the granting of a proxy.

8. Agree and contract in any manner and on any terms with a person for the accomplishment of any purpose under this section and perform, rescind, reform, release, or modify an agreement or a contract made by or on behalf of the principal.

9. Execute, acknowledge, seal, and deliver a deed, revocation, mortgage, lease, notice, check, or other instrument that the Attorney-in-Fact considers useful for the accomplishment of a purpose under this section.

10. Prosecute, defend, submit to arbitration, settle, and propose or accept a compromise with respect to a claim existing in favor of or against the principal based on or involving a real property transaction, and intervene in an action or proceeding relating to a claim.

11. Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when the Attorney-in-Fact considers the action to be desirable for the proper execution of a power under this section or for the keeping of necessary records.

12. Perform acts relating to land use and zoning concerning property in which the principal has an ownership interest.

13. Perform any other act with respect to an estate or interest in property.

The powers described in this section are exercisable equally with respect to an interest in an estate or real property owned by the principal at the time of the giving of the power of attorney or acquired after the time, whether located in Indiana or in another jurisdiction.

**Document is  
NOT OFFICIAL!  
ARTICLE III  
BANKING TRANSACTIONS  
This Document is the property of  
the Lake County Recorder!**

My Attorney-in-Fact is specifically authorized, in his sole and absolute discretion to perform all actions authorized under IC § 30-5-5-5 with respect to banking transactions, wherein the principal authorizes the Attorney-in-Fact to do the following:

1. Continue, modify, or terminate a deposit account or other banking arrangement made by or on behalf of the principal before the execution of the power of attorney.

2. Open in the name of the principal alone, or in a way that clearly evidences the principal and Attorney-in-Fact relationship, a deposit account with a bank, trust company, savings and loan association, credit union, thrift company, brokerage firm, or other institution that serves as a depository for funds selected by the Attorney-in-Fact or hire a safe deposit box or vault space and make other contracts to procure services made available by a banking institution as the Attorney-in-Fact considers desirable.

3. Make, sign, and deliver checks or drafts for any purpose and withdraw by check, order, or other means funds or property of the principal deposited with or left in the custody of a banking institution either before or after the power of attorney was executed.

4. Prepare necessary financial statements of assets and liabilities or income and expenses of the principal for submission to a banking institution.

5. Receive statements, vouchers, notices, or other documents from a banking institution and act with respect to the documents.

6. Enter at any time a safe deposit box or vault that the principal could enter if personally present.

7. Borrow money at an interest rate the Attorney-in-Fact selects, pledge as security assets of the principal the Attorney-in-Fact considers desirable or necessary for borrowing, and pay, renew, or extend the time of the payment of a debt of the principal.

8. Make, assign, pledge, draw, endorse, discount, guarantee, and negotiate promissory notes, bills of exchange, checks, drafts, or other negotiable or nonnegotiable paper of the principal or payable to the principal or the principal's order, receive cash or other proceeds of a transaction authorized under this subdivision, accept a bill of exchange or draft drawn by another person upon the principal, and pay a bill of exchange or a draft when the bill of exchange or draft is due.

9. Receive for the principal and deal in or deal with a sight draft, warehouse receipt, or other negotiable or nonnegotiable instrument in which the principal has or claims to have an interest.

10. Apply for and receive letters of credit for a banking institution selected by the attorney in fact giving indemnity or other agreement in connection with letters of credit the attorney in fact considers desirable or necessary.

11. Consent to an extension in the time of payment with respect to a commercial paper or banking transaction in which the principal has an interest or by which the principal is or might be affected in any way.

12. Demand, receive, or obtain by action or proceeding money or other things of value to which the principal is, may become, or claims to be entitled as the proceeds of a banking transaction, and reimburse the Attorney-in-Fact for expenditures properly made in the execution of powers conferred upon the Attorney-in-Fact under this section.

13. Execute, acknowledge, and deliver an instrument in the name of the principal or other person the Attorney-in-Fact considers useful to accomplish a purpose permitted under this section.

14. Prosecute, defend, submit to arbitration, settle, and propose or accept a compromise with respect to a claim existing in favor of or against the principal based on or involving a banking transaction, or intervene in a related action or proceeding.

15. Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when the Attorney-in-Fact considers the action to be desirable for the proper execution by the Attorney-in-Fact of a power described in this section and keep needed records.

16. Perform any other acts with respect to a bond, a share, an instrument of similar character, a commodity, or an interest with respect to a commodity.

**ARTICLE IV**  
**THIRD PARTY RELIANCE**

No person who relies in good faith upon any representations by or authority of my Attorney-in-Fact, shall be liable to me, my estate, my heirs or assigns for recognizing such representations or authority.

**ARTICLE V**  
**MISCELLANEOUS PROVISIONS**

1. This durable power of attorney is intended to be valid and given full faith and credit in any jurisdiction or state in which it is presented.

2. My Attorney-in-Fact shall not be entitled to any compensation for services performed hereunder, but shall be entitled to reimbursement for all reasonable expenses incurred and paid, including transportation costs, as a result of carrying out any provisions of this instrument.

3. My Attorney-in-Fact, including heirs, legatees, successors, assigns, personal representatives and estate, acting in good faith hereunder, are hereby released and forever discharged from any and all liability, (including civil, criminal, administrative or disciplinary) and from all claims or demands of all kinds whatsoever by me or my heirs, legatee, successors, assigns, personal representatives or estate, arising out of the acts or omissions of my Attorney-in-Fact, except for willful misconduct or gross negligence.

4. My Attorney-in-Fact is authorized to make photocopies of this instrument as frequently and in such quantity as he or she shall deem appropriate. Each photocopy shall have the same force and effect as any original.

5. If any part or provision of this instrument shall be invalid or unenforceable, such part or provision shall be ineffective to the extent of such invalidity or unenforceability only, without in any way affecting the remaining parts or provisions of this instrument.

6. This instrument, and actions taken by my Attorney-in-Fact properly authorized hereunder, shall be binding upon me, my heirs, successors, assigns, legatees, guardians and personal representatives.

IN WITNESS WHEREOF, I have hereunto executed this Durable Power of Attorney this

23 day of March, 2005.

Myla Perez Chio  
Myla Perez Chio

**NOT OFFICIAL!**

STATE OF INDIANA

) **This Document is the property of**

COUNTY OF LAKE

) **the Lake County Recorder!**

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Before me, the undersigned, a Notary Public, in and for said County and State, this 23 day of March, 2005, personally appeared Myla Perez Chio, and acknowledged the execution of the foregoing General Durable Power of Attorney. In witness whereof, I have hereunto subscribed my name and affixed my official seal.

Joellen Pulipens  
Signature of Notary Public

Joellen Pulipens  
Printed name of Notary Public

My Commission Expires: 2/27/08

County of Residence: Lake

This instrument prepared by: **ROBERT L. TAYLOR**  
BRECLAW, HARRIS & TAYLOR, P.C.  
200 West Glen Park Avenue  
Griffith, Indiana 46319  
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