

DURABLE POWER OF ATTORNEY

I, Gran B. Phillips, of Griffith, Indiana, being at least 18 years of age and mentally competent, do hereby designate and appointment my step son and step daughter-in-law, Robert O. Shadwell, and Carol A. Shadwell, of Warsaw, Indiana as my true and lawful attorney-in-fact.

I. POWERS:

I give to my attorney-in-fact the powers herein specified to be used on my behalf. I am incorporating my reference herein those powers, which comply, with my wishes in accordance with the manner prescribed by Indiana Code §30-5-5. The powers given herein shall be considered limited so that my attorney-in-fact shall not have any power which would cause my attorney-in-fact to be treated as the owner of any interest in my property and which would cause that property to be taxed as owned by the attorney-in-fact, it being my intention not to grant any beneficial interests in my estate by this instrument. My attorney-in-fact shall have the following powers:

Tangible Personal Property. The above named attorney-in-fact shall have authority with respect to real property transactions pursuant to Ind. code §30-5-5-2, pertaining to the transaction real estate described below, situated in Lake County, State of Indiana:

Lot 3 in Kopelke Acres, as per plat thereof, recorded in Plat Book 24, page 48, in the Office of the Recorder of Lake County, Indiana

The address of such real estate is commonly known as 1507 E. Elm Street, Griffith, IN 46319, (the "Real Estate") and shall be construed so as to effectuate this purpose. This authority shall include, by way of illustration and not limitation, the power:

To make, draw and indorse promissory notes, checks or bills of exchange pertaining to the Real Estate and to waive demand, presentment, protest, notice of protest, and notice of non-payment of all such instruments.

To make and execute any and all contracts pertaining to the Real Estate;

To receive and to demand all sums of money, debts, dues, accounts, bequests, interest and demands pertaining to the Real Estate which are now or shall hereafter become due or payable to us and to compromise, settle or discharge the same:

To execute any and all documentation necessary to effectuate the transactions described above, including, but not limited to, closing statements, instruments of conveyance and supporting documentation, certifications, acknowledgements, and like instruments.

Motor Vehicles. To sell, lease, maintain, insure, license and re-license any motor vehicle which I may own or in which I may have an interest and to execute and deliver any instruments required so to do.

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; and

"I affirm, under the penalties for perjury, that I have taken reasonable care to redact each social security number in this document, unless required by law." *Stangel*

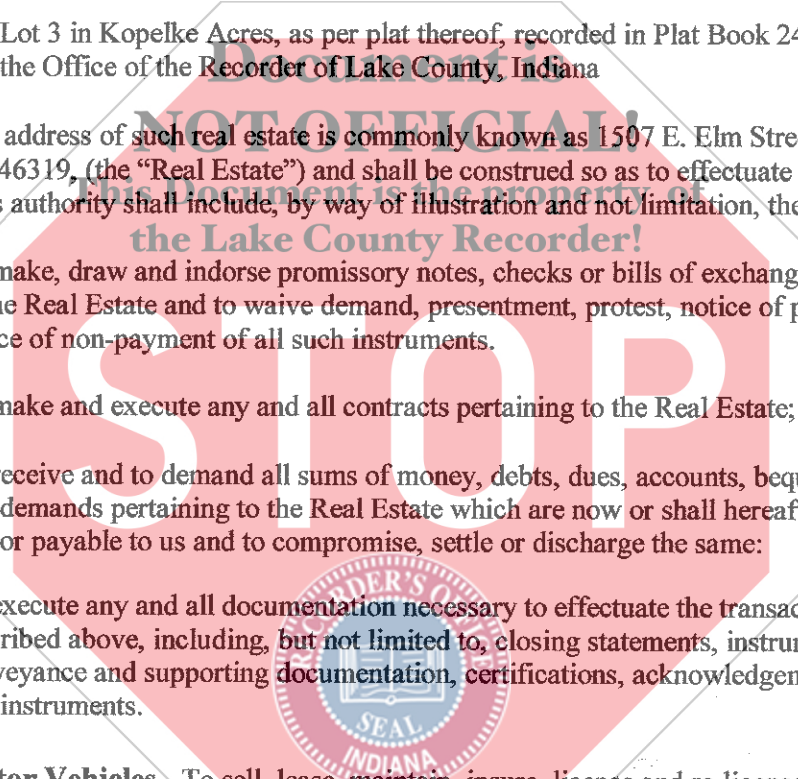
Stewart Title Services of Northwest Indiana
The Pointe
5521 W. Lincoln Hwy.
Crown Point, IN 46307

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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

MICHAEL A. HOLLOWAY
Recorder



FILED

OCT - 6 2006

PEGGY HOLLINGA KATONA
LAKE COUNTY AUDITOR

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- 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 and assessments and taxes due.

Banking and Financial Transactions.

- A. To open accounts, in my name or on my behalf, if any bank or trust company, savings and loan company, insurance company, credit union, or any other banking or savings institution, and to deposit into such accounts, or into accounts now existing or hereafter established in my name, any money, checks, notes, drafts, acceptances or other evidence of indebtedness payable to 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 the United States Government or by the Treasurer or similar official of any state, or any
- B. 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;
- C. To make such endorsement and to sign such documents as may be required in connection with deposit into any of such accounts;
- D. To sign checks, withdrawals, drafts, receipts or other documents as may be required in connection with disbursement or withdrawal from or receipt of such accounts;
- E. To utilize and expend any of my money from any such accounts, or if necessary to utilize my assets in the event my liquid funds are depleted or not readily available, for the payment of my just and lawful debts and bills, including the right to utilize my credit cards and charge accounts, in a manner that will best serve my financial interests according to the sole and absolute discretion of my aid attorney-in-fact; and all authority granted with respect to banking transactions pursuant to Indiana Code §30-5-5-5; and
- F. To have access to and to remove any or all of my property contained or held in any safety deposit box.

Conduct Business

- A. To manage my property and to conduct my business affairs, including, but not limited to, leasing, managing and maintaining any real or personal property which I may own
- B. To recover, obtain and hold possession of any real estate, monies, goods, chattels, debts, or any other thing in which I may have an interest; and
- C. To pay, discharge or compromise any of my debts or other obligations.

Insurance. Authority with respect to insurance transactions pursuant to Indiana Code §30-5-5-7 providing that references in Indiana Code §30-5-5-7(a)(2) and (3) to "Section 8" shall refer to "Section 9". This authority shall include full power to apply for and otherwise deal with Medicare and Medicaid benefits.

Beneficiary. Authority with respect to beneficiary transactions pursuant to Indiana Code §30-5-5-8.

Fiduciary. Authority with respect to fiduciary transactions pursuant to Indiana Code §30-5-5-10.

Claims and Litigation. Authority with respect to claims and litigation pursuant to Indiana Code §30-5-5-11.

