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POWER OF ATTORNEY
2006 OCT 19 11:22
OF
M.C. J.C.
MELINDA M. RAYTER

ARTICLE I

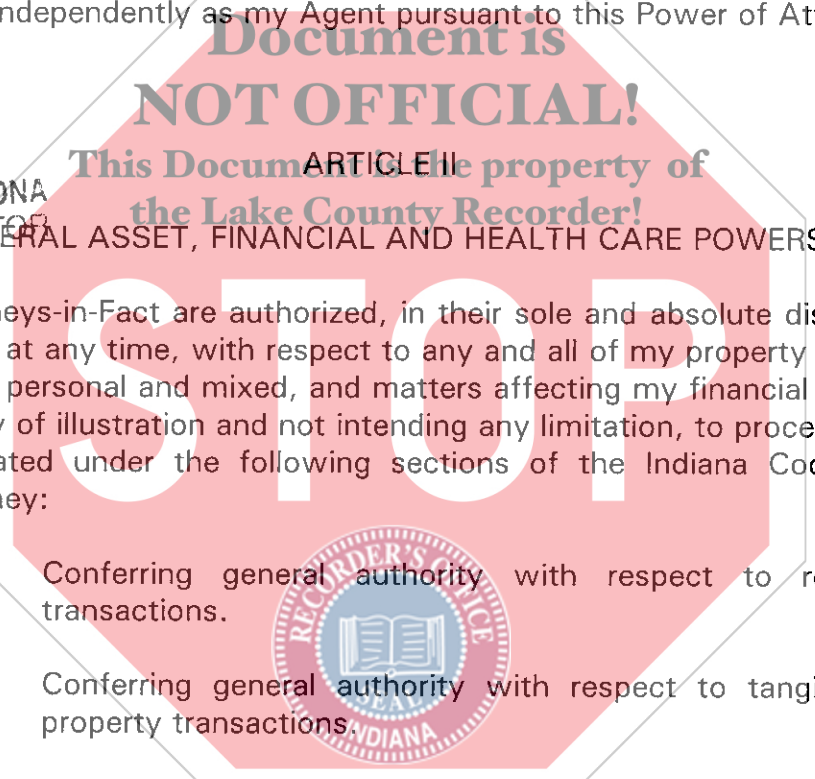
DESIGNATION OF AGENT

I, MELINDA M. RAYTER, of Gary, Indiana, being a mentally competent adult, do hereby designate and appoint my mother JOANNE RAYTER of Hobart, Indiana, and/or my friend FLO BRINGAS (A.K.A. PHYLLIS IRENE BRINGAS) of Gary, Indiana as my true and lawful Attorneys-in-Fact, hereinafter sometimes referred to as my Agents, giving my Agents full authority and power to make financial, asset management, personal and health care decisions for me in my name, place and stead as authorized in this document. Either JOANNE RAYTER or FLO BRINGAS may act individually and independently as my Agent pursuant to this Power of Attorney.

FILED

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PEL... KATONA
LAKE COUNTY AGENT



ARTICLE II
GENERAL ASSET, FINANCIAL AND HEALTH CARE POWERS

My Attorneys-in-Fact are authorized, in their sole and absolute discretion from time to time and at any time, with respect to any and all of my property and interests in property, real, personal and mixed, and matters affecting my financial and personal interests, by way of illustration and not intending any limitation, to proceed on my behalf as stipulated under the following sections of the Indiana Code governing Powers of Attorney:

- IC § 30-5-5-2 Conferring general authority with respect to real property transactions.
- IC § 30-5-5-3 Conferring general authority with respect to tangible personal property transactions.
- IC § 30-5-5-4 Conferring general authority with respect to bond, share and commodity transactions.
- IC § 30-5-5-5 Conferring general authority with respect to banking transactions.

COMMUNITY TITLE COMPANY
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- IC § 30-5-5-6 Conferring general authority with respect to business operating transactions.
- IC § 30-5-5-7 Conferring general authority with respect to insurance transactions.
- IC § 30-5-5-8 Conferring general authority with respect to beneficiary transactions.
- IC § 30-5-5-9 Conferring general authority with respect to gift transactions.
- IC § 30-5-5-10 Conferring general authority with respect to fiduciary transactions.
- IC § 30-5-5-11 Conferring general authority with respect to claims and litigation.
- IC § 30-5-5-12 Conferring general authority with respect to family maintenance.
- IC § 30-5-5-13 Conferring general authority with respect to benefits from military service.
- IC § 30-5-5-14 Conferring general authority with respect to records, reports, and statements.
- IC § 30-5-5-15 Conferring general authority with respect to estate transactions.
- IC § 30-5-5-16 Conferring general authority with respect to health care powers.
- IC § 30-5-5-17 Conferring general authority with respect to withdrawing or withholding of medical treatment on behalf of the principal.
- IC § 30-5-5-18 Conferring general authority with respect to delegating authority.
- IC § 30-5-5-19 Conferring general authority with respect to all other matters.

I hereby incorporate by reference all the powers granted an Attorney-in-Fact under Indiana Code Sections 30-5-5-2 through 30-5-5-19 and grant these powers to JOANNE RAYTER and FLO BRINGAS.

ARTICLE III

PROVISION APPLICABLE TO ARTICLE II

With respect to Article II (General Asset, Financial and Health Care Powers), it is to be understood that the authority I have conferred to my Attorneys-in-Fact in no way is intended to limit or restrict my own authority or decision making capabilities covering such powers and authority as long as I remain mentally competent.

Furthermore, this power of attorney and the authority I have conferred and specified under Article II above shall remain in full force and effect until such time as I may hereinafter revoke the same in writing, provided further, that the same shall not be affected by my subsequent disability, incompetence, or lapse of time.

ARTICLE IV

THIRD-PARTY RELIANCE

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

ARTICLE V

NOMINATION OF GUARDIAN

In the event a judicial proceeding is brought to establish a guardianship over my person or property, I hereby nominate my Attorneys-in-Fact, JOANNE RAYTER and/or FLO BRINGAS, hereinabove designated and appointed, to be my guardians.

ARTICLE VI

EFFECTIVE DATE

This durable power of attorney shall become effective as of this 20th day of February, 2003.

ARTICLE VII

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.

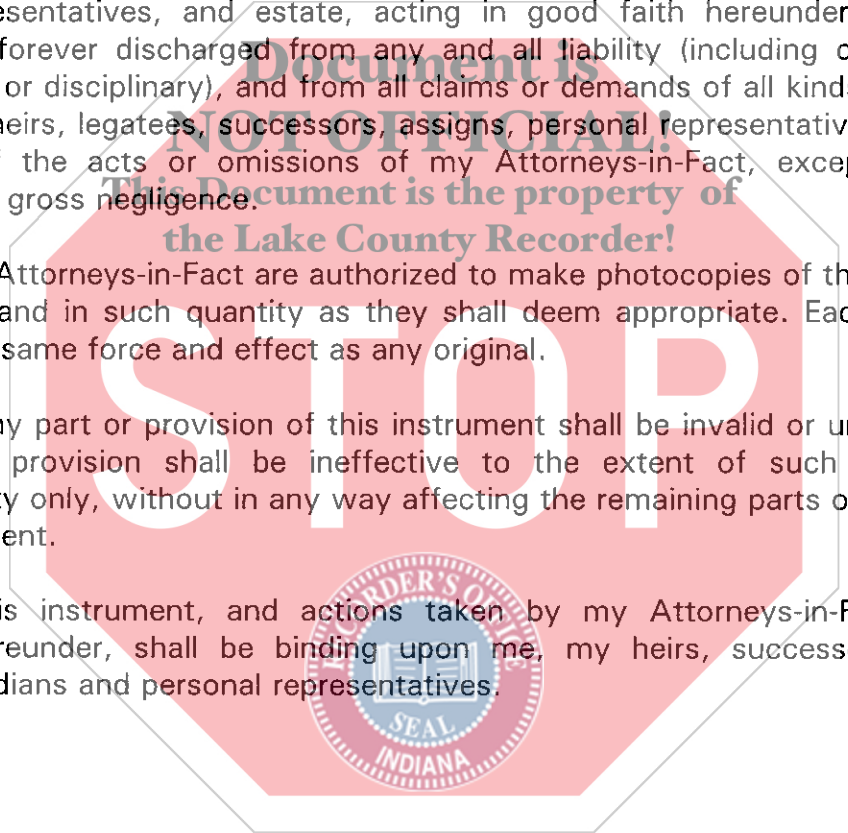
2. My Attorneys-in-Fact shall not be entitled to any compensation for services performed hereunder, but shall be entitled to reimbursement for all reasonable expenses incurred and paid, including transportation costs, as a result of carrying out any provisions of this instrument.

3. My Attorneys-in-Fact, including their 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, legatees, successors, assigns, personal representatives, or estate, arising out of the acts or omissions of my Attorneys-in-Fact, except for willful misconduct or gross negligence.

4. My Attorneys-in-Fact are authorized to make photocopies of this instrument as frequently and in such quantity as they 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 Attorneys-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 20th day of February, 2003.



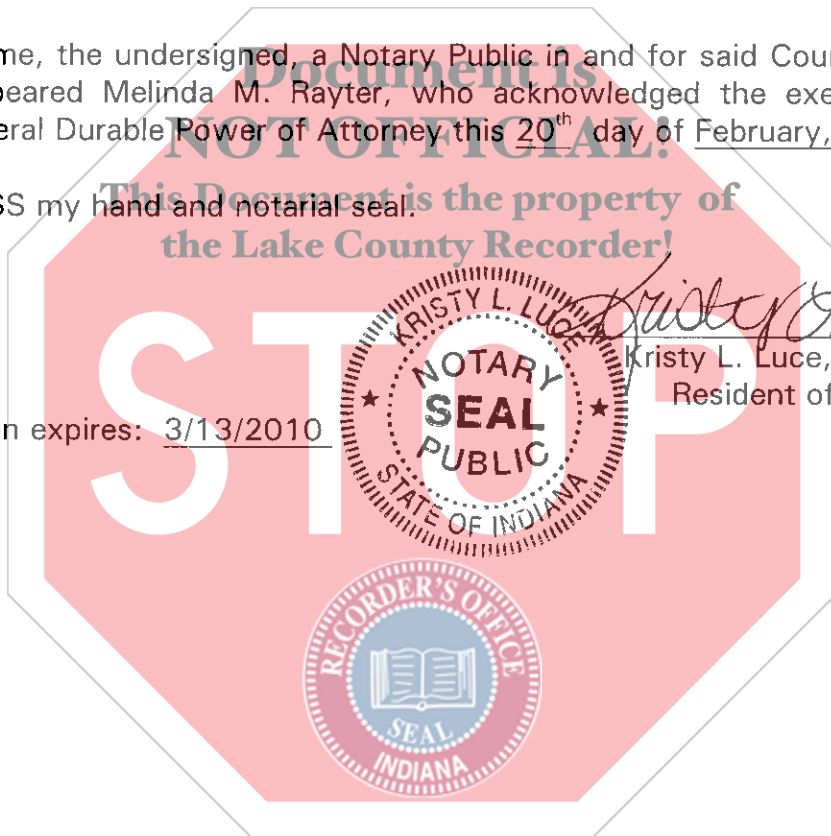
Melinda M. Rayter

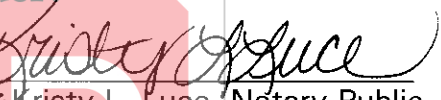
STATE OF INDIANA)
COUNTY OF LAKE) SS:

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Melinda M. Rayter, who acknowledged the execution of the foregoing General Durable Power of Attorney this 20th day of February, 2003.

WITNESS my hand and notarial seal.

My Commission expires: 3/13/2010





Kristy L. Luce, Notary Public
Resident of Lake County