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DURABLE POWER OF ATTORNEY

COMMUNITY TITLE COMPANY
FILE NO 35878

KNOW ALL MEN BY THESE PRESENTS , that I, **MARY KANTOR**, of Lake County, Indiana, do hereby make and appoint **MARYANN SIOREK, SUSAN ANNETTE ORLANDO** and **PAUL T. KANTOR**, all of Lake County, Indiana, to act as my Co-Attorneys for me and in my name to act in, manage and conduct all of my affairs, and for that purpose in my name or on my behalf to do and execute all or any of the following acts, deeds and things, that is to say:

1. To ask, demand, sue for, recover and receive all sums of money, debts, dues, goods, wares, merchandise, chattels, effects, and things of whatsoever nature or description which now are or hereafter shall be or become due, owing, payable or belonging to me in or by any right, title, ways or means, however, and upon receipt thereof or of any part thereof to make, sign, execute and deliver such receipts, releases or other discharges for the same respectively as my Co-Attorneys shall think fit or be advised.

2. To settle any account or reckoning whatsoever wherein I now am or at any time hereafter shall be in any wise interested or concerned with any person whosoever and to pay or receive the balance thereof as the case may require.

3. To receive every sum of money which now is or hereafter shall be due or belonging to me upon the security or by virtue of any mortgage, and on receipt of the full amount secured thereby to execute a good and sufficient release or other discharge of such mortgage by Deed or otherwise.

4. To compound with or make allowances to any person for or in respect to any debt or demand whatsoever which now is or shall at any time hereafter become due and payable to me, and to take and receive any composition or dividend thereof or thereupon, and to give releases or other discharges for the whole of such debts or demands, or to settle, compromise, or submit to arbitration every such debt or demand and every other right, matter and thing due to or concerning me as my Co-Attorneys shall think best, and for that purpose to enter into and execute and deliver such bonds of arbitration or other instruments as my attorney may deem advisable in the premises.

5. To commence, prosecute, discontinue or defend all actions or other legal proceedings to or on my estate or any part thereof, and to repair or otherwise improve or alter, and to insure any buildings thereon.

6. To contract with any person for leasing for such periods, at such rents and subject to such conditions as my Co-Attorneys shall see fit, all or any of my real estate, and any such person to let into possession thereof, and to execute all such leases and contracts as shall be necessary or proper in that behalf and to give notice to quit to any tenant or occupier thereof, and to receive and recover from all tenants and occupiers thereof or of any part thereof all rents, arrears of rent, and sums of money which are now or shall hereafter become due and payable in respect thereof, and also on non-payment thereof or of any part thereof to take all necessary or proper means and proceedings for determining the tenancy or occupation or such tenants or occupiers, and for ejecting the tenants or occupiers and recovering the possession thereof.

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7. To sell, either at public or private sale, or exchange any part or parts of my real estate or personal property (whether tangible personal property or whether intangible stocks, bonds or securities) for such consideration and upon such terms as my Co-Attorneys shall think fit, and to execute and deliver good and sufficient deeds, bills of sale, assignments or stock powers, or other instruments for the conveyance or transfer of the same, with such covenants of warranty or otherwise as my Co-Attorneys shall see fit, and to give good and effectual receipts for all or any part of the purchase price or other consideration.

8. To deposit any money which may come to my Co-Attorney's hands as such Co-Attorneys with any bank or banker (or other person), either in my (or my Co-Attorney,s) names, and any of such money or other money to which I am entitled which now is or shall be so deposited to withdraw, and employ as my Co-Attorneys shall think fit in the payment of any debts, or interest, payable by me, or taxes, assessments, insurance and expenses due and payable or to become due and payable on account of my real and personal estate, or in or about any of the purposes herein mentioned, or otherwise for my use and benefit to invest in my (or my Co-Attorney's) name in any stocks, shares, as my Attorney may think proper, and to receive and give receipts for any income or dividend arising from such investments, and all and any such investments or other investments to vary or dispose of for my use and benefit as my Attorney might think fit.

9. To borrow any sum or sums of money on such terms and with such security, whether real or personal property, as my co-attorneys may think fit, and for that purpose to execute all promissory notes, bonds, mortgages and other instruments which may be necessary or proper.

10. To engage, employ and dismiss any agents, clerks, servants, or other persons in and about the performance of these presents as my Co-Attorneys shall see fit.

11. To vote at the meetings of stockholders or other meetings of any corporation or company, or otherwise to act as my co-attorneys or proxy in respect of any stocks, shares, or other instruments now or hereafter held by me therein and for that purpose to execute any proxies or other instruments.

12. For all or any of the purposes of these presents, to enter into and sign, seal, execute, acknowledge and deliver any contracts, deeds, or other instruments whatsoever and to draw, accept, make, endorse, discount, or otherwise deal with any bills of exchange, checks, promissory notes, or other commercial or mercantile instruments.

13. To prepare, execute and sign any tax returns and to pay such tax as may be now owed by me, or by me in the future, including but not limited to Federal Income Tax returns and Indiana Income Tax returns.

14. To enter or open any safety deposit box or boxes that I may have and to remove therefrom any part of all of the contents thereof.

15. In general to do all other acts, deeds, matters and things whatsoever in or about my estate, property and affairs, or to concur with persons jointly interested with myself therein in doing all acts, deeds, matters and things herein, either particularly or generally described, as fully and effectually to all intents and purposes as I could do in my own proper person if personally present.

16. To substitute and appoint in my Co-Attorney's place and stead (on such terms and at such salary or compensation as my co-attorneys shall think fit) one or more attorneys to exercise for me as my Attorney or Attorneys to exercise for me any or all of the powers and authorities hereby conferred, and to revoke any such appointment from time to time, and to substitute or appoint any other or others in the place of such attorneys as my Co-Attorneys shall think fit.

17. I hereby declare pursuant to I.C. 30-2-11-1 et seq., that this Power of Attorney shall not be affected by subsequent disability or incapacity of the principal or lapse of time. The authority of my Attorneys-In-Fact is exercisable by my Co-Attorneys as provided herein notwithstanding my later incompetence, and all acts done by my co-attorneys during any period of my incompetence shall have the same effect and bind me and all persons claiming under me as if I were fully competent at the time, and I hereby ratify and confirm, and agree at all times to ratify and confirm, any and all lawful acts done or caused to be done by my said Co-Attorneys without regard to whether or not I was competent at the time said act was done or caused to be done.

18. And I do hereby declare, pursuant to I.C. 30-2-11-1 et seq., that this Power of Attorney shall not be affected by my death until such time as my Co-Attorneys receives actual notice of my death and all acts done by my Co-Attorneys before my Co-Attorneys receives actual notice of my death shall bind all persons claiming by, through or under me as though I were alive and competent, and I hereby ratify and confirm and promise at all times to ratify and confirm, any and all lawful acts of my said Co-Attorneys, including any acts done by my Attorney after the revocation of these presents by my death or in any other manner, but before my Co-Attorneys receives actual notice of such revocation and that as against me and all persons claiming under me everything which my Co-Attorneys shall do or cause to be done in pursuance hereof after any such revocation hereof but before my attorneys receive actual notice of such revocation, shall be valid and effectual in favor of any person claiming the benefit thereof who acted without actual notice of such revocation.

PERSONAL CARE POWERS

With respect to the control and management of my person, my Co-Attorneys-in-fact, in his or her sole and absolute discretion from time to time at any time, is hereby authorized to:

1. 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 clothing, transportation, medicine, food, and incidentals; and, if necessary, to make all necessary arrangements, contractual and otherwise, for me at any hospital, hospice, nursing home, convalescent home, or similar establishment, or in my own residence should I desire it and to assure that all my essential needs are provided for at such a facility or in my own residence, as the case may be; and if in the judgment of my Co-Attorney-in-fact 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 for such price and upon such terms, conditions, and security, if any, as my Co-Attorney-in-fact shall deem appropriate; and to store and safeguard or sell for such price and upon such terms, conditions, and security, if any as my Co-Attorneys-in-fact shall deem appropriate, or otherwise dispose of any items of tangible personal property

remaining in my living quarters which my Co-Attorneys-in-fact believe I will never need again; and as an alternative to such storage and safeguarding, to transfer custody and possession for such storage and safekeeping of any such tangible personal property of mine to the person, if any, named in my Will as the recipient of such property;

2. Provide opportunities for me to engage in recreational and sports activities, including travel, as my health permits;

3. Provide for the presence and involvement of religious clergy or spiritual leaders in my care, and provide them access to me at all times, maintain my membership in religious 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; all in the same or similar manner to which I have been accustomed or as determined by my Co-Attorney-in-fact to be appropriate;

4. Provide for such companionship for me as will meet my needs and preferences at a time when I am disabled or otherwise unable to arrange for such companionship myself; and

5. Make advance arrangements for my funeral and burial, including the purchase of a burial plot and marker, and such other related arrangements as my Co-Attorneys-in-fact shall deem appropriate, including the right to establish a prepaid irrevocable funeral trust that will qualify as an "exempt resource" for Medicaid purposes if I have not previously done so or made any advance funeral arrangements myself.

I wish to live and enjoy life as long as possible. However, I do not want my life to be prolonged nor do I want life sustaining treatment to be provided or continued if my Co-Attorney-in-fact, as my Health Care Representative believes the burdens of the treatment outweigh the burdens. I want my health care representative to consider the relief of suffering, the expense involved, and the quality as well as the possible extension of my life in making decisions concerning life-sustaining treatment. This notwithstanding I especially do not want my life prolonged, and I do not want life sustaining or artificial life support treatment if:

(i) I ever have a condition that is incurable or irreversible and, without the administration of life sustaining treatment, is expected to result in death within a relatively short period of time; or

(ii) I am ever in a coma or persistent vegetative state which is reasonably concluded to be irreversible.

With respect to nutrition and hydration provided by means of a nasogastric tube or tube into the stomach, intestines, or veins, I wish to make it clear that I intend to include these procedures among the life sustaining procedures that may be withheld or withdrawn under the above conditions.

I authorize my Health Care Representative to make decisions in my best interest concerning withdrawal or withholding of health care. If at any time, based on my previously expressed preferences and the diagnosis and prognosis, my health care representative is satisfied that certain health care is not or would not be beneficial, or that such care is or would be excessively burdensome, then he or she may express my will that such health care be withheld or withdrawn and may consent on my behalf that any or all health care be discontinued or not instituted, even if death may result.

My Health Care Representative must try to discuss this decision with me. However, if I am unable to communicate, my Health Care Representative may make such decision for me after consultation with my physician or physicians and other relevant health care givers. To the extent appropriate, my Health Care Representatives may also discuss this decision with my family and others, to the extent they are available.

19. In any of the above powers granted to my Co-Attorneys the signature of one of my co-attorneys shall be sufficient to validate any action taken on my behalf.

IN WITNESS WHEREOF, the undersigned, Mary Kantor, has set her hand this 18th day of December, 2003.

STATE OF INDIANA)
)
COUNTY OF LAKE)

Document is
NOT OFFICIAL!
Mary Kantor
MARY KANTOR

This Document is the property of
the Lake County Recorder!

STOP



Personally appeared before me, the undersigned Notary Public in and for said County and State, Mary Kantor, and acknowledged the execution of the above and foregoing Power of Attorney for the uses and purposes therein set out.

Richard S. Tebik
Richard S. Tebik, Notary Public
Resident of Lake County, Indiana

My Commission expires: 8-03-08

"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."
PREPARED BY: *Amber Healy*

This instrument prepared by: Richard S. Tebik, #539-45, Attorney in Law
1522-119th Street, Whiting, IN 46394, 219/659-4333