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DURABLE GENERAL POWER OF ATTORNEY

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

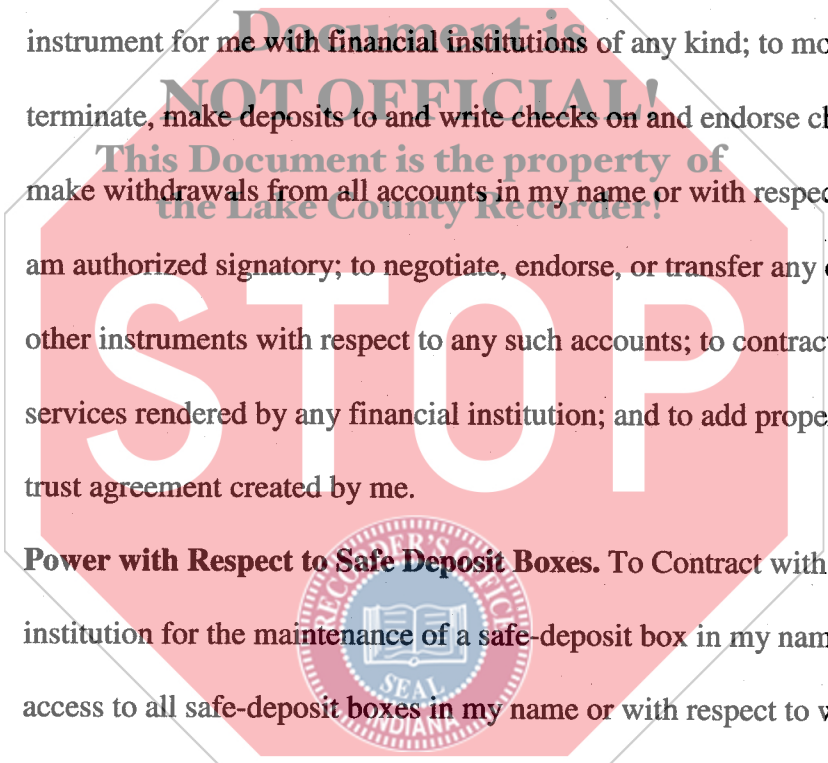
2007 045471

Known all men by These Presents, which are intended to constitute a **DURABLE GENERAL POWER OF ATTORNEY**, That I, MARGARET BRAMER, 7260 McKinley Circle Apt. 106, Merrillville, IN 46410, do hereby appoint MARY POCHASSA Attorney-in-Fact TO ACT severally as my true and lawful Attorney-in-Fact, for me and in my name, place, and stead:

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2007 JUN 5 PM 12:05
MICHAEL A. BRONKHORST
RECORDER

(A) **Power with Respect to Accounts and Instruments.** To establish or open accounts, certificates of deposit, and any other form of account or instrument for me with financial institutions of any kind; to modify, terminate, make deposits to and write checks on and endorse checks for or make withdrawals from all accounts in my name or with respect to which I am authorized signatory; to negotiate, endorse, or transfer any checks or other instruments with respect to any such accounts; to contract for any services rendered by any financial institution; and to add property to any trust agreement created by me.

(B) **Power with Respect to Safe Deposit Boxes.** 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 authorized signatory; to add to and remove from the contents of any such safe-deposit box and to terminate any and all contracts for such boxes.



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(C) **Power to Sell and Buy.** To sell and buy personal, intangible, or mixed property, upon such terms and conditions as my Attorney-in-Fact deems appropriate; to use any credit card held in my name to make such purchases and to sign such charge slips as may be necessary to use such credit cards; and to repay from any funds belonging to me any money borrowed and to pay for any such purchases made or cash advanced using credit cards issued to me.

(D) **Power to Exercise Rights in Securities.** To exercise all rights with respect to securities that I now own, or may hereafter acquire, to establish, utilize and terminate brokerage accounts; and to invest and reinvest any of my assets in stocks, common and/or preferred, bonds, (including, without limitation, United States Treasury Bonds or other United States government obligations which may be redeemed at par for the purpose of applying the entire amount or principal and accrued interest thereon to the payment of the Federal estate tax, if any, occasioned by my death), notes, debentures, loans, mortgages, common trust funds, or other securities or property, real or personal, upon such terms and conditions as my Attorney-in-Fact deem appropriate.

(E) **Power to Borrow Money (including any Insurance Policy Claims).** To borrow money for my account upon such terms and conditions as my Attorney-in-Fact may deem appropriate and to secure such borrowing by the granting of security interests in any property or interest in property which I may now or hereafter own; to borrow money upon any life

insurances policies owned by me upon my life for any purpose and to grant a security interest in such policy to secure any such loans; and no insurance company shall be under any obligation whatsoever to determine the need for such loan or the application of the proceeds therefrom.

I. Power with Respect to Real Property. To purchase real property, to manage, maintain and alter all real property belonging to me, and to lease, sell, mortgage, encumber, or otherwise dispose of all interests in real property belonging to me, upon such terms and conditions as my Attorney-in-Fact deems appropriate; to renew leases of the same or to execute deeds of conveyance either with or without covenants of general warranty; to pay and satisfy all mortgages, encumbrances, taxes, and assessments that may be a lien or charge upon any of my real property; and to receive rentals from and the proceeds of sale of any of my real property.

(F) **Power to Demand, Comprise, and Receive.** To demand, arbitrate, settle, sue for, collect, receive, deposit, expend for my benefit, reinvest or make such other appropriate dispositions of, as my Attorney-in-Fact deems appropriate, all cash rights to payments of cash, property (personal, intangible, and/or mixed), rights and/or benefits to which I am now or may in the future become entitled, regardless of the identity of the individual or public or private entity involved (and for the purposes of receiving Social Security benefits, my Attorney-in-Fact is herewith appointed my “Representative Payee”); to compound, compromise, settle, and adjust all

claims and demands whatsoever which I may now owe or be liable for;
and to utilize all lawful means and methods for such purposes.

(G) **Power with Respect to Taxes.** To make, prepare, sign, and file for me and on my behalf any and all required tax estimates and returns, federal, state, or local, as well as any waivers, affidavits, schedules, or other forms required or permitted to be filed in connection therewith, and to protest and appeal any assessments or determinations of tax against me which my Attorney-in-Fact deems to have been made without proper warrant.

(H) **Power with Respect to Documents.** To sign, acknowledge, record, and deliver agreements, affidavits, bills of sale, stock powers, deeds, leases, mortgages, note receipts, releases, satisfactions, journal entries, certificates and such other documents which may be necessary or convenient in execution of the powers hereinbefore expressly conferred upon my Attorney-in-Fact; to execute and deliver applications for automobile license plates and certificates of title and to endorse for transfer and to deliver certificates to title; and to execute and deliver applications for insurance (including, without limitation, insurance on my life) and to cancel and select the amounts thereof.

(I) **Power to Engage Services.** To engage the services of and compensate attorney-at-law, appraisers, accountants, brokers, real estate managers, investment counsel, and such other persons as may be proper or convenient to advise and assist in the management, maintenance, and disposition of my property.

(J) **Power to Incur Obligations.** To incur obligations for the maintenance, support, health care, well being, comfort, and welfare of me and my family and to satisfy such obligations out of my money or property; and to consent on my behalf to medical and surgical procedures.

I further give and grant to my said Attorney-in-Fact full power and authority to do and perform every act necessary to be done in the exercise of any of the foregoing powers as fully as I might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that my said Attorney-in-Fact shall lawfully do, or cause to be done by virtue.

This instrument shall not be changed orally.

This power of attorney is durable and shall not be affected by the subsequent disability or incompetence of the principal or by any lapse of time.

TO INDUCE ANY THIRD PARTY TO ACT HEREUNDER, I HEREBY AGREE TO ANY THIRD PARTY RECEIVING A DULY EXECUTED COPY OR FACSIMILE OF THIS INSTRUMENT MAY ACT HEREUNDER, AND THAT REVOCATION OR TERMINATION HEREOF SHALL BE INEFFECTIVE AS TO SUCH THIRD PARTY UNLESS AND UNTIL ACTUAL NOTICE OR KNOWLEDGE OF SUCH REVOCATION OR TERMINATION SHALL HAVE BEEN RECEIVED BY SUCH THIRD PARTY AND I FOR MYSELF AND FOR MY HEIRS, EXECUTORS, LEGAL REPRESENTATIVES AND ASSIGNS, HEREBY AGREE TO INDEMNIFY

AND HOLD HARMLESS ANY SUCH THIRD PARTY FROM AND AGAINST ANY AND ALL CLAIMS THAT MAY ARISE AGAINST SUCH THIRD PARTY BY REASON OF SUCH THIRD PARTY HAVING RELIED ON THE PROVISIONS OF THIS INSTRUMENT.

In witness whereof, I have hereunto signed my name this 5th day of JUNE, 2007.

"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: Mary Pociask

Margaret Bramer
MARGARET BRAMER
Specimen Signature of Attorney-in-Fact

Mary Pociask
MARY POCIASK

STATE OF INDIANA
COUNTY OF LAKE

Document is
NOT OFFICIAL!

his Document is the property of
the Lake County Recorder!

Before me, the undersigned, a Notary Public in and for said County and State, this day of 5th, 2007 JUNE personally appeared: **Margaret Bramer** and acknowledged the execution of the foregoing document. In witness thereof, I have hereunto subscribed my name and affixed my official seal.

My commission Expires: 7-19-14 Signature: Robin Meacham



This instrument prepared by Diana Cross Gonzalez (Attorney No. 8051-45) located at 649 Cherry Street, Suite B, Hammond, IN 46324.