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ADVANCED FINANCIAL DURABLE POWER OF ATTORNEY

STATE OF INDIANA
FILED FOR RECORD

~~620073453~~
STATE OF OHIO

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SS:

2007 DEC -5 AM 9:22

COUNTY OF MAHONING)

MICHAEL A. BROWN
RECORDER

KNOW ALL MEN BY THESE PRESENTS: That I, **Demetria Steve** (Social Security Number 269-26-3200) of Youngstown, Ohio, do hereby appoint **George Stavrenos**, of Gulf Breeze, Florida, my true and lawful attorney-in-fact to act for me, in my name, place and stead and for my use and benefit. Without limiting the attorney-in-fact's general powers, I hereby specifically authorize said attorney-in-fact to do the following for me and in my name:

1. To open, close and/or maintain checking, savings and other accounts in my name in any financial institution or brokerage company; to make deposits in, draw checks upon, make withdrawals from and to utilize and manage such accounts, including but not limited to buying and selling common and preferred stocks, bonds, debentures, notes, debts secured by mortgages, shares in mutual funds, interests in limited partnerships and unit investment trusts, to maintain existing margin accounts; and to deal generally on my behalf with any instrument for the payment of money in which I may have an interest;

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2. To compound, compromise, settle and adjust all claims, debts and demands, due or hereafter to become due or owing or belonging to me, or which I may now or hereafter owe or be liable for;

3. To pay at any time and from time to time any and all claims, debts and demands incurred by me or by my said attorney-in-fact for me, or for which I may be liable, irrespective of whether the same be evidenced by a note, draft or other instrument;

4. To borrow money upon such terms and conditions as my said attorney-in-fact may determine, and to mortgage and pledge my assets as security for the repayment thereof;

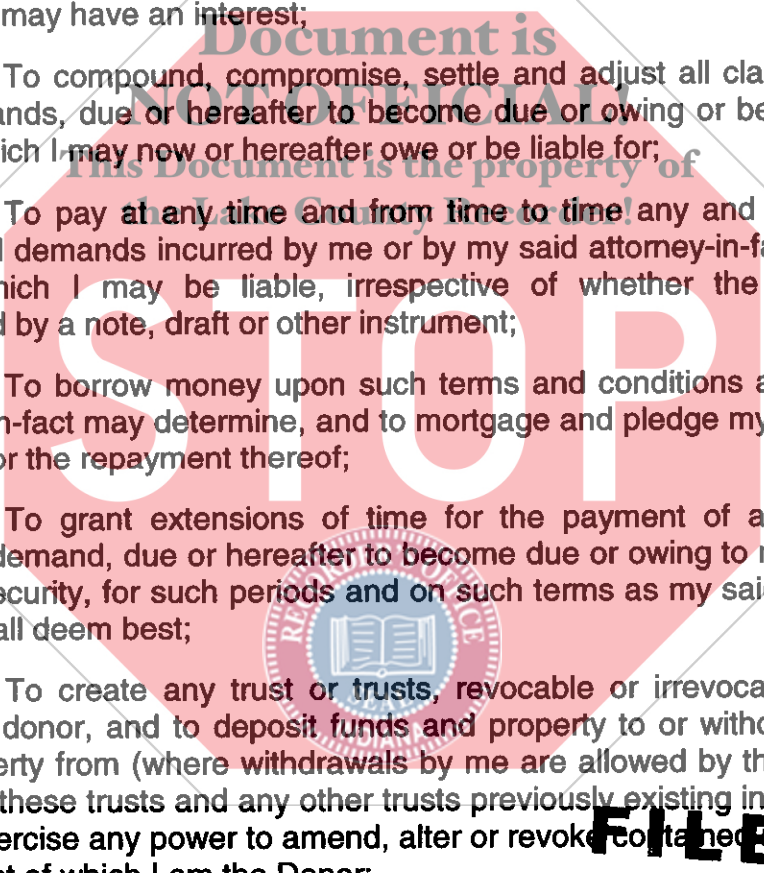
5. To grant extensions of time for the payment of any claims, debts or demand, due or hereafter to become due or owing to me, with or without security, for such periods and on such terms as my said attorney-in-fact shall deem best;

6. To create any trust or trusts, revocable or irrevocable, in my name as donor, and to deposit funds and property to or withdraw funds and property from (where withdrawals by me are allowed by the terms of the trust) these trusts and any other trusts previously existing in my name, and to exercise any power to amend, alter or revoke contained in a trust agreement of which I am the Donor;

7. To sign a Limited Partnership Agreement in which I am as a Limited Partner and any documents of any kind related to such Limited Partnership or a Limited Partnership previously existing in which I am a

Note: This instrument being re-recorded to correct attached legal.

CHICAGO TITLE INSURANCE COMPANY



STATE OF INDIANA
LAKE COUNTY
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PEGGY B. WICKI
LAKE COUNTY AUDITOR

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Handwritten initials and numbers: 27th, CT, R, and a signature.

partner and to make a capital contribution of my assets to a Limited Partnership of which I am a partner and to gift any partnership units or interests that I may have in a Limited Partnership to other partners;

8. To make payments and expenditures as may be necessary in connection with the administration of my affairs and to use any money and property belonging to me for my maintenance, care, and comfort;

9. To sign, endorse, execute, deliver and renew any and all checks, drafts, agreements, titles to vehicles and boats, contracts, promissory notes, bonds, bills of exchange, trade acceptances, or other evidences of indebtedness as my attorney-in-fact shall deem appropriate and to waive notice of presentment, demand or protest thereon upon any and all promissory notes, bonds, checks, drafts or other instruments of writing which I have heretofore executed or endorsed;

10. To enter into and take possession of any and all interests in real property in accordance with my rights in said property;

11. To lease, purchase, exchange, and acquire and to bargain, contract, and agree for the lease, purchase, exchange or acquisition of, and to take, receive and possess any personal property, tangible or intangible, on such terms as attorney-in-fact deems proper;

12. To improve, repair, maintain, manage, insure, rent, lease, sell, release, convey, subject to liens and/or mortgages, and in any way or manner deal with all or any part of any real property or any interest therein, which I now own or may hereafter acquire, including dower interests in real property that I may have, and under such terms and conditions as my attorney-in-fact shall deem proper;

13. To sell and to dispose of any business or portion thereof in which I may have an interest now or in the future upon such terms and conditions as my attorney-in-fact deems best;

14. To prepare and execute and file on my behalf any and all personal property taxes, income taxes, gift taxes or other tax returns or claims for refunds of taxes with any governmental authorities (federal, state, county or municipal); to allocate any generation-skipping tax exemption available to me; to execute consents and disclaimers, including agreements to a later determination, assessment and collection of taxes that is provided for by statutes of limitation and to agree to extend the statutory period of limitation;

15. To represent me before any office of the Internal Revenue Service or any other taxing authority for every tax year with respect to, any and all tax returns required by law, including, without limitation, returns of federal, state, local and/or foreign income tax (including any alternative minimum tax), self-employment tax, Federal Insurance Contributions Act tax, excise tax, gift tax and property (including, without limitation, personal tangible or intangible and real property) tax; to make, sign and file claims

for abatement or refund of any such tax; to receive and endorse or cash refund checks; and to make, sign and file any other papers or documents that may be necessary and/or appropriate in connection with any such tax; to represent me in connection with any claim or assessment that may be made by any taxing authority with respect to any such tax including, without limitation, authority to pay or compromise any such claim or to contest any such claim; to receive confidential information; and to perform any and all acts that I may perform with respect to the tax matters referred to herein, all as my attorney-in-fact in his or her discretion shall deem appropriate and to delegate authority or substitute another representative; to represent me before any office of any state or local subdivision thereof, with respect to real property tax, personal property tax, and income tax matters;

16. To institute, maintain, and prosecute any and all actions, legal proceedings, arbitrations or suits, for the recovery of the possession of any interests in real property, money, goods, chattels, debts, claims, demands, guaranteed payments from partnerships, retirement benefits, rents, duties or causes of action, due or to become due and belonging to me, and to prosecute, dismiss, and defend any action, suit or legal proceeding whatsoever that may be brought by or instituted against me, and to make a compromise, composition or agreement to end a controversy or litigation over and concerning such interests;

17. To purchase insurance upon any property owned by me in such amounts and upon such terms as my said attorney-in-fact shall deem fit and proper; to sign any and all documents that may be necessary for said purpose; and also to surrender, rescind and procure to be canceled and annulled any policy or policies of insurance which my said attorney-in-fact may so obtain, or previously obtained by me, and on such cancellation, or expiration, of any of said policies of insurance, to collect and receive any dividend, return premium, or deposit that may be due or payable, and on receipt of the same to execute and deliver full release and discharge therefor; also to assign and transfer any policy or policies of insurance upon any property now owned, or hereafter acquired, by me;

18. To exercise any and all incidents of ownership or control over every health, accident, life or endowment insurance policy which I may own or control including but not limited to the following: the right to borrow upon, modify or surrender the same for cash value or otherwise, the right to exercise any and all rights, options and privileges in connection therewith, the right to collect and receive disability income, annuity payments, dividends and other distributions therefrom; provided, however, that such power with respect to life insurance shall not be exercisable by my attorney-in-fact as to any policy on his or her own life and shall be exercisable as to any policy on my life only in such a way as will not materially distort my own estate plan;

19. To assign, endorse, and transfer any and all of my bonds, bond powers, stocks and stock powers; to collect and receive any dividends,

interest or other income due or to become due on any such stocks, bonds or other evidence of title or property; to execute a proper receipt, release and discharge therefor; and to establish stock brokerage accounts in my name and open margin accounts and make purchases for and sales from these established accounts and any other accounts previously existing in my name;

20. To exercise all powers that I am entitled to exercise as the owner of any stock in any corporation including but not limited to the right to vote said stock and execute a proxy;

21. To exercise any and all incidents of ownership or control over any qualified or non-qualified compensation, employment benefit or retirement plan, policy, fund or interest I may own, control, participate in or otherwise have from time to time, including without limitation any individual retirement accounts (IRA's), funded or unfunded deferred compensation agreements, plans or trusts (including Internal Revenue Code Sections 401(K) et seq. plans) and other similar interests I may have as a result of my employment or career; provided, however, that any such power shall be exercisable by my attorney-in-fact only when and in such a manner as to preserve and maximize the benefits of such interests for me, my beneficiaries or my estate, as may be appropriate, and only in such a manner as will not materially distort my estate plan;

22. To pay from my assets any and all medical and dental care, hospitalizations, surgeries, and other medical and dental procedures; and to arrange for the services of a companion, home nursing care and related home services, including acquisition of equipment, convalescent care, extended care or nursing home care for me, including the power to contract to provide me lifetime care at the standard of living I am accustomed to, all as my said attorney-in-fact deems necessary and advisable for my support, comfort, health care and maintenance or as authorized by my attorney-in fact designated in a Durable Power of Attorney For Health Care;

23. To serve as the probate court-appointed guardian of my person, my estate or of both, without the requirement of bond, if a proceeding for the appointment of a guardian is commenced at any time after the execution hereof by my attorney-in-fact or someone else. In the event my attorney-in-fact is either unable or unwilling to serve or to continue to serve as such guardian, I nominate my alternate attorneys-in-fact to act successively and in the order named later in this document for the probate court's consideration as successor guardian of my person, my estate or of both to serve without the requirement of bond. If the successor is either unable or unwilling to serve as guardian or cannot continue serving as guardian, my attorney-in-fact may nominate another person to serve as the guardian of my person, of my estate or of both, which nomination shall be for consideration by the court. Said person shall also be entitled to serve without the requirement of bond;

24. To nominate as the probate court-appointed guardian of the person, the estate, or of both, of any and/or all of my minor children or my adult children for whom I was guardian, those persons nominated by me in my most recently executed Last Will and Testament, without the requirement of bond. In the event my nominated attorney-in-fact is either unable or unwilling to make such nomination, I nominate my alternate attorneys-in-fact to act successively and in the order named later in this document to make a nomination for the probate court's consideration as guardian of my children's person, my estate or of both, to serve without the requirement of bond;

25. To make transfers of any of my assets to any one or more children or other issue of mine, to any one or more family members or friends and/or to any 501(c) charities, including my attorney-in-fact hereunder, and trusts for any of the members of such class, in such amounts and proportions as my said attorney-in-fact may determine. Notwithstanding the foregoing, any gifts to my attorney-in-fact are limited to the greater of the amount given to persons of the same class or to an amount which does not exceed an amount equal to the maximum annual federal gift tax exclusion under Section 2503(b) of the Internal Revenue Code, as amended.

26. In addition to the powers granted in Paragraph 24, the powers given to my attorney-in-fact to make gifts specifically include the power to continue any yearly gift-giving program I have established for the purpose of taking advantage of the annual federal gift tax exclusion amount available for gift-giving to individuals. I hereby specifically authorize my attorney-in-fact to commence an annual gift-giving program for the purpose of taking advantage of the annual gift tax exclusion, if my attorney-in-fact deems it appropriate to do so based upon the advice and counsel of tax and estate planning professionals;

27. I specifically authorize my attorney-in-fact to make such transfers of my property as my attorney-in-fact, in his or her absolute discretion, determines is appropriate to partially or fully fund any Living Trust Agreement I have created, as same may have been amended at any time from that date until my incapacity. I include this specific power to fund a living trust so as to enable my attorney-in-fact to attempt to avoid the necessity of guardianship should I become mentally incapacitated;

28. To discuss any of my finances with my accountant or my lawyer and any child or grandchild of mine, and to that end I hereby specifically waive the attorney-client relationship and authorize my lawyer or accountant to deliver information or documents to my attorney-in-fact or my child or grandchild as may be appropriate;

29. To employ such attorneys, accountants and other agents and for such remuneration as my attorney-in-fact may deem best;

30. To apply for and receive registration cards, certificates of title and license plates for automobiles, boats and other personal property that is subject to state licensing or registration laws;

31. To exercise any right I may have to disclaim my interests to property under applicable state law and in compliance with § 2518 of the Internal Revenue Code, thus granting to my attorney-in-fact all authority to disclaim that I may have;

32. To collect all sums due me from the Social Security Administration and to collect and receive any veteran's benefits, pensions, annuities, or other income rights or assets and to make elections or designations concerning the method of payment of these amounts;

33. To enter and remove assets from any safety deposit box owned by me or registered in my name and to close and release any lease on such a box;

34. To retain counsel on my behalf, to appear for me in all actions and proceedings to which I may be party in the courts of any state in the United States, or in the United States courts, to commence actions and proceedings in my name if necessary, to sign and verify in my name all complaints, petitions, answers, and other pleadings of every description.

This instrument is to be construed and interpreted as a durable power of attorney. The enumeration of specific items, acts, rights, or powers herein does not limit or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers herein granted to my said attorney-in-fact. However, the powers granted to my attorney-in-fact pursuant to the terms of this document are not to be construed as granting to said person a general power of appointment and my attorney-in-fact does not have the power to appoint property in favor of himself (or herself), directly or indirectly, (except with regard to annual exclusion gifts as set forth in paragraphs 24 and 25), his estate, his creditors or the creditors of his estate nor does my attorney-in-fact have the power to make distributions to any person for the purpose of satisfying his legal obligation of support to such person.

Because I wish that an attorney-in-fact shall be available to exercise the authorities granted hereunder at all times, I further designate the following individual to succeed to such authorities and to serve under this instrument if at any time the attorney-in-fact first named is not readily available or is unwilling or unable to serve or to continue to serve:

Alternate Attorney-In-Fact: Harry Stavrenos

The alternate attorney-in-fact shall have and exercise all of the authority conferred above.

I grant to my said attorney-in-fact full power and authority to do and perform all and every act and thing whatsoever requisite, necessary, and properly to be done in the exercise of any of the enumerated rights and powers or the general rights and powers herein granted, as fully to all intents and purposes as I might or could do if personally

present, with full power of substitution or revocation, hereby ratifying and confirming all that my said attorney-in-fact, or his substitute or substitutes, shall lawfully do or cause to be done by virtue of this power of attorney and the rights and powers herein granted. This power of attorney shall be revocable by me at any time hereafter by written notice served upon my then attorney-in-fact.

I have elected to make this power of attorney durable. This power of attorney shall not be affected by my disability, incapacity, or adjudged incompetency; nor shall it be terminated by lapse of time.

This power of attorney shall be governed by Ohio law. An executed duplicate of this power of attorney, or a signed copy thereof, delivered by me or by my attorney-in-fact to any third party will be conclusive against me and said attorney-in-fact as to such third party that this power of attorney has not been terminated and will continue in effect until such third party is advised by written notice from me or from said attorney-in-fact of such termination. The description of this power as an advanced durable power of attorney is to designate it as being particularly designed for estate planning purposes.

IN WITNESS WHEREOF, I have hereunto set my hand this December 28, 2006.

Witnessed By:

[Signature]
WITNESS Demetria Steve
DEMETRIA STEVE

Print Name: Michael J. Duffy
[Signature]
WITNESS

Print Name: William J. Schulz

STATE OF OHIO)
COUNTY OF MANDELING)

The foregoing document was acknowledged before me this December 28 2006, by Demetria Steve.

This instrument prepared by:

Smith and Condani LLP
The Ohio Savings Plaza, Suite 900
1801 East Ninth Street
Cleveland, Ohio 44114
(216) 771-1760
© Smith and Condani LLP, 2006



[Signature]
WILLIAM J. SCHULZ, MFR.
NOTARY PUBLIC - STATE OF OHIO
My Commission Has No Expiration Date
Section 147.03 O.R.C.

I affirm, under the penalties for perjury, that I have taken reasonable care to redact every Social Security number in this document, unless required by law. Marie Thompson

No: 620073453

LEGAL DESCRIPTION

Unit 2 at 11841 80th Place in Aspen Trail Terrace Homes, Inc., a Horizontal Property Regime, as created by a certain Declaration of Condominium recorded August 28, 2001 as Document No. 2001 068787 and also filed in Plat Book 90 page 71, and amended by a certain amendment recorded September 12, 2001 as Document No. 2001 073548, and further amended by amendment recorded November 9, 2001 as Document No. 2001 091252, and further amended by amendment recorded February 22, 2002 as Document No. 2002 019035, in the Office of the Recorder of Lake County, Indiana, together with an undivided interest in the common and limited common areas and facilities appurtenant thereto.

LEGAL DESCRIPTION

PARCEL I: Part of the West Half of the Northwest Quarter of the Southwest Quarter of Section 5, Township 34 North, Range 8 West of the 2nd Principal Meridian, in Crown Point, Lake County, Indiana, described as follows:

Beginning at a point on the East line of the West Half of the Northwest Quarter of the Southwest Quarter of Section 5 and 976.0 feet South of the Northeast corner thereof; thence West parallel to the North line of the Southwest Quarter of said Section 5, a distance of 160.0 feet; thence South parallel to the East line of the West Half of the Northwest Quarter of the Southwest Quarter of said Section 5, a distance of 216.22 feet to the center of Beaver Dam Ditch; thence Northeasterly along the center of said ditch to a point on the East line of the West Half of the Northwest Quarter of the Southwest Quarter of said Section 5 and 162.15 feet South of the point of beginning; thence North 162.15 feet to the point of beginning.

PARCEL II: Easement for ingress and egress over and across the following described tract: Part of the West Half of the Northwest Quarter of the Southwest Quarter of Section 5, Township 34 North, Range 8 West of the 2nd Principal Meridian, in Crown Point, Lake County, Indiana, described as follows:

Beginning at a point on the East line of the West Half of the Northwest Quarter of the Southwest Quarter of Section 5 and 976.0 feet South of the Northeast corner thereof; thence West parallel to the North line of the Southwest Quarter of said Section 5, a distance of 160.0 feet; thence North parallel to the East line of the West Half of the Northwest Quarter of the Southwest Quarter of said Section 5, a distance of 30.0 feet; thence East parallel to the North line of the Southwest Quarter of said Section 5, a distance of 160.00 feet; thence 30.0 feet South to the point of beginning.