



(13) My Attorney-in-Fact has the general authority to accept, receipt for, exercise, release, reject, renounce, assign, disclaim, demand, sue for, claim, and recover a legacy, bequest, devise, gift, or other property interest or payment due or payable to or for myself; to assert an interest in and exercise a power over a trust, an estate, or property subject to fiduciary control; to establish a revocable trust solely for the benefit of myself that terminates at my death; and to exercise all powers with respect to trusts and estates that I could exercise except however my said Attorney-in-Fact shall not have the authority to make or change my estate plan; and such other general authority as respecting estate transaction as granted in I.C. 30-5-5-15;

(14) My Attorney-in-Fact shall have general authority with respect to all other matters, that is, to act as my alter-ego with respect to all possible matters and affairs affecting property owned by me that I can perform through an Attorney-in-Fact as defined in I.C. 30-5-5-19.

The following are additional terms and conditions of this Power of Attorney:

- (A) My Attorney-in-Fact shall not be liable for loss or damage caused by negligence but shall only be liable for loss or damages caused by acting in bad faith.
- (B) My Attorney-in-Fact shall be entitled to reimbursement for all reasonable expenses advanced on my behalf. My Attorney-in-Fact shall also be entitled to a reasonable fee for services rendered.
- (C) This Power of Attorney shall become effective immediately.

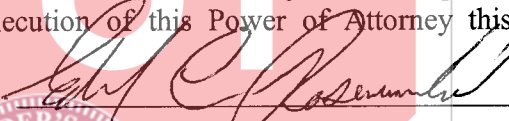
IN WITNESS WHEREOF, I have hereunto set my hand this 2 day of July, 2004.

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**STOP**

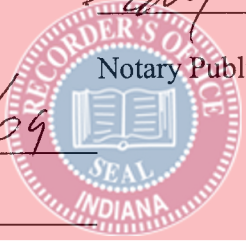
  
 RUBY G. HOBBIĆ

STATE OF INDIANA )  
 ) SS  
 COUNTY OF LAKE )

Before me, a Notary Public, in and for the State and County aforesaid, personally appeared Ruby G. Hobbic and acknowledged her execution of this Power of Attorney this 2 day of July, 2004.

  
 Notary Public

My Commission Expires: 10/27/09  
 County of Residence: Lake



ED ROSEWINKEL  
 NOTARY PUBLIC  
 STATE OF INDIANA  
 COUNTY OF LAKE  
 MY COMMISSION EXPIRES 10/27/09

This Instrument Prepared By: Timothy P. Galvin, Jr.,  
 Krieg DeVault Galvin, LLP, 5231 Hohman Avenue, Hammond, IN 46320