STATE OF INDIANA

COUNTY OF LAKE

**2**008 05**7**827

LAME COUNTY
FILED FOR FECORD

2000 SEP 30 PM 2: 31
MICHAEL A. SROWN
RECORDER

## **POWER OF ATTORNEY**

KNOW ALL MEN BY THESE PRESENTS that I, Ruby G. Hobbic, a resident of Lake County, Indiana, have made, constituted and appointed and by these presents do make, constitute and appoint my daughter, Mary Van Der Wey, as my true and lawful Attorney-in-Fact to act for me and in my name, as hereinafter set forth, to-wit:

- (1) My Attorney-in-Fact has the general authority to grant, bargain, sell, exchange, lease, mortgage, or otherwise convey any or part or all of the real estate or personal property now owned or hereafter acquired by me or to which I now have or may in the future acquire any interest, whether legal or equitable, and in my name to make, execute, acknowledge and deliver good and sufficient deeds, leases, bills of sale, mortgages or other conveyance of the same, and such other general authority with respect to real or personal property as conferred in I.C. 30-5-5-2 and I.C. 30-5-5-3;
- (2) My Attorney-in-Fact may exercise any general authority with respect to a bond, share, or an instrument of similar character, a commodity interest, or an instrument with respect to such bond, share, or interest, together with the interest dividends, proceeds, or other distributions connected with same, pursuant to I.C. 30-5-5-4;
- (3) My Attorney-in-Fact has the general authority to deposit money to my account or for collection with any financial institution and to sign or endorse any instrument to the effect such deposit or to withdraw money from any financial institution and to sign or endorse any instruments to effect such withdrawals, conferring to said Attorney-in-Fact the general authority with respect to any banking transaction pursuant to I.C. 30-5-5-5;
- (4) My Attorney-in-Fact has the general authority to act in my place and stead in making any necessary decisions with respect to any business operating transactions including but not limited to those items set out in I.C. 30-5-5-6;
- (5) My Attorney-in-Fact has general authority to enter into any contracts for the provision of insurance against casualty or loss pursuant to I.C. 30-5-5-7;
- (6) My Attorney-in-Fact has general authority to represent my beneficial interest in any transaction in which I may be a beneficiary as set forth in I.C. 30-5-5-8;
- (7) My Attorney-in-Fact has the general authority to make gift transactions pursuant to I.C. 30-5-5-9 to organizations, charitable or otherwise, to which I have previously made gifts and to satisfy pledges to such organizations; to make gifts to my spouse and descendants either outright or in trust on the same basis to which I have previously made gifts to such individuals; provided, however, my Attorney-in-Fact shall not have the power or authority to amend any trust agreement created by me any way modify my estate plan;
- (8) My Attorney-in-Fact has the general authority to act in my place and the respect to any responsibility of a fiduciary nature which I may have as set forth in I.C. 30-5-5-10;
- (9) My Attorney-in-Fact has the general authority to settle, adjust or compromise any and claims, debts, chooses in action and otherwise, owing to me or by me and to take or deliver all necessary and proper releases therefore pursuant to I.C. 30-5-5-11;
- (10) My Attorney-in-Fact shall have the general authority with respect to maintaining my familial obligations pursuant to I.C. 30-5-5-12;
- (11) My Attorney-in-Fact shall have the general authority to collect and pursue any benefits to which I may be entitled as a result of any prior military service including but not limited to those items as set forth in I.C. 30-5-5-13;
- (12) My Attorney-in-Fact shall have the power and general authority to maintain records of accounts, reports and statements thereof, to pay any and all taxes, including income taxes, charges and assessments that may be assumed, imposed or levied by any government agency and to execute any necessary documents relative thereto pursuant to the authority of I.C. 30-5-5-14;

- (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.
NOT OFFICIAL!
This DocumentRUBY GIHOBBICTY of
STATE OF INDIANA)  SS
COUNTY OF LAKE
Before me, a Notary Public, in and for the State and County aforesaid, personally appeared
Ruby G. Høbbic and acknowledged her execution of this Power of Attorney this 12 day of 2004.
Jest Maderimbie
Notary Public En SOSEMWINKEL
My Commission Expires: 10/27/09  **OTARY PUBLIC STATE OF INDIANA
County of Residence: COSTAGNION ENAMES CONTINUES CONTINU

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

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