

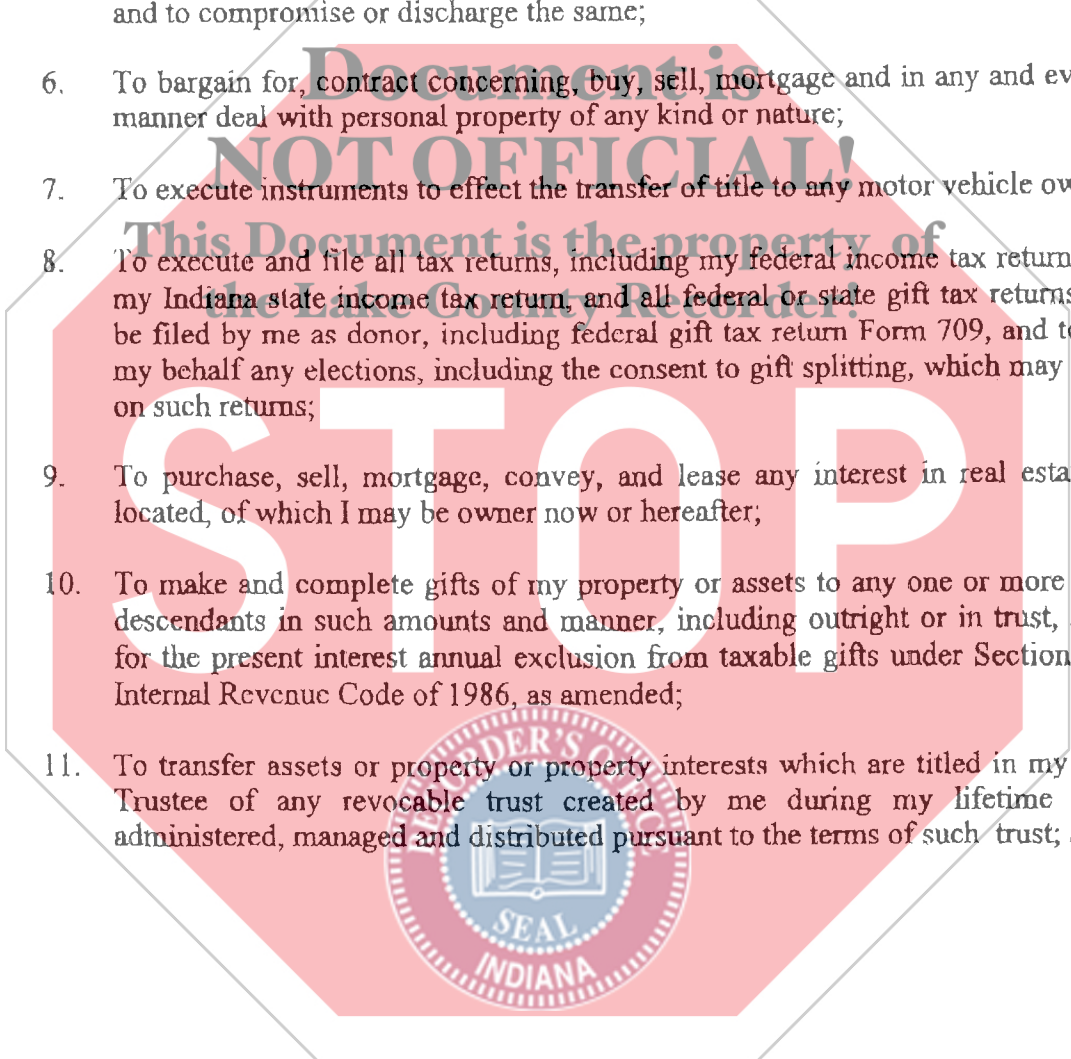
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POWER OF ATTORNEY

I, **Wanda Dubich**, of Lake County, State of Indiana, do hereby designate my sister, **Eleanor Flynn**, and my nieces, **Ranelle Rubino and Deborah J. Gross**, each individually, as my true and lawful attorney in fact or agent to have the following powers:

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1. To make, draw and indorse promissory notes, checks or bills of exchange and to waive demand, presentment, protest, notice of protest, and notice of nonpayment of all such instruments;
2. To make and execute any and all contracts;
3. To purchase, sell, dispose of, assign and pledge notes, stocks, bonds and securities, and to exercise such voting rights as my ownership of any notes, stocks, bonds and securities may entitle me, either in person or by proxy;
4. To represent me in all matters pertaining to the business of any corporation in which I may have any interest;
5. To receive and to demand all sums of money, debts, dues, accounts, retirement accounts, insurance proceeds of any character, bequests, interest, dividends, and demands whatsoever which are now or shall hereafter become due or payable to me and to compromise or discharge the same;
6. To bargain for, contract concerning, buy, sell, mortgage and in any and every way and manner deal with personal property of any kind or nature;
7. To execute instruments to effect the transfer of title to any motor vehicle owned by me;
8. To execute and file all tax returns, including my federal income tax return Form 1040, my Indiana state income tax return, and all federal or state gift tax returns required to be filed by me as donor, including federal gift tax return Form 709, and to execute on my behalf any elections, including the consent to gift splitting, which may be permitted on such returns;
9. To purchase, sell, mortgage, convey, and lease any interest in real estate, wherever located, of which I may be owner now or hereafter;
10. To make and complete gifts of my property or assets to any one or more of my lineal descendants in such amounts and manner, including outright or in trust, as to qualify for the present interest annual exclusion from taxable gifts under Section 2503 of the Internal Revenue Code of 1986, as amended;
11. To transfer assets or property or property interests which are titled in my name to the Trustee of any revocable trust created by me during my lifetime to be held, administered, managed and distributed pursuant to the terms of such trust; and



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12. To exercise all powers (including the power to make gifts for estate planning purposes beyond the amount of the annual exclusion under IRC 2503) granted under Sections 2 through 19 of Chapter 5 of Article 5 of Title 30 of the Indiana Code, and all such powers under said Chapter 5 are hereby incorporated as part of this Power of Attorney by reference.

The powers and rights of my my attorney in fact or agent are reserved for the named attorney in fact or agent, and are not delegable or assignable. Only those individuals specifically named in this document shall have the right to serve as my attorney in fact or agent.

This instrument is to be construed and interpreted as a general power of attorney. The enumeration of specific items, rights, acts, or powers herein is not intended to nor does it limit or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers herein granted to said attorney in fact.

I hereby ratify and confirm all that my said attorney in fact or agent shall do by virtue hereof.

In the event that it shall become necessary to appoint a guardian of my person or conservator of my estate, I request that my attorney in fact or agent be so appointed.

I hereby reserve the right of revocation; however, this Power of Attorney shall continue in full force and effect until I have executed and recorded in the recorder's Office of the county of my domicile a written revocation hereof.

I further state that this Power of Attorney shall not be affected by my incompetence, but shall continue in full force and effect until my death or my revocation of this Power of Attorney as above provided, notwithstanding my incompetence.

IN WITNESS WHEREOF, I have hereunto set my hand and seal, this 17th day of September, 2007.

Wanda Dubich

Wanda Dubich

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, personally appeared Wanda Dubich, who acknowledged the execution of the foregoing Power of Attorney.

WITNESS my hand and Notarial seal this 17th day of September, 2007.

Lisa A. Kmak

Lisa A. Kmak, Resident of Lake County, IN.
My Commission Expires: 11/07/2009

This document prepared by Lisa A. Kmak, Esq., 1050 - 119th Street, Whiting, IN 46394. (219) 659-1355.

