

10

FILED GENERAL DURABLE POWER OF ATTORNEY

NOV - 6 2008 THE POWERS YOU GRANT BELOW ARE EFFECTIVE
EVEN IF YOU BECOME DISABLED OR INCOMPETENT
PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

COPY

2008 07634

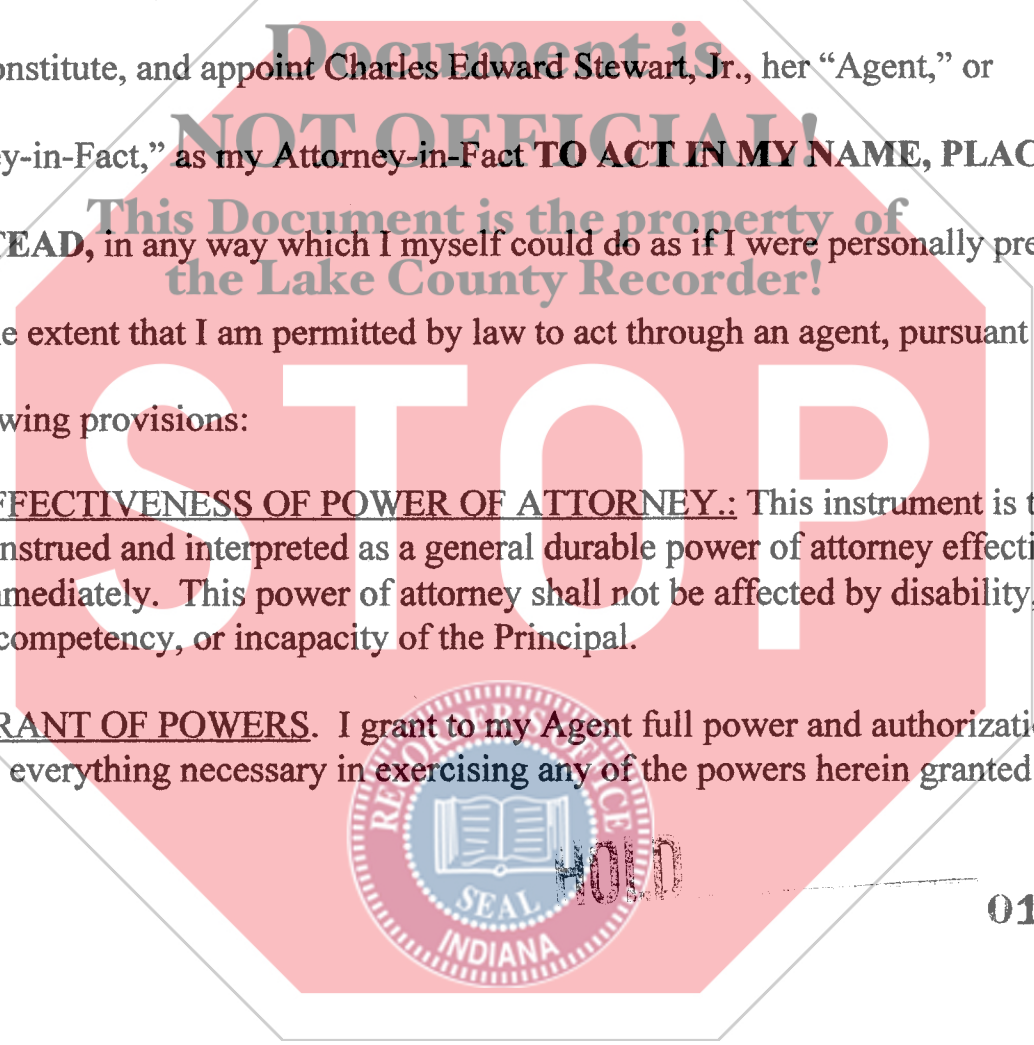
CAUTION: THIS IS AN IMPORTANT DOCUMENT. IT GIVES THE PERSON WHOM YOU DESIGNATE (YOUR "AGENT") BROAD POWERS TO HANDLE YOUR PROPERTY DURING YOUR LIFETIME, WHICH MAY INCLUDE POWERS TO MORTGAGE, SELL, OR OTHERWISE DISPOSE OF ANY REAL OR PERSONAL PROPERTY WITHOUT ADVANCE NOTICE TO YOU OR APPROVAL BY YOU. THESE POWERS WILL EXIST EVEN IF YOU BECOME DISABLED OR INCOMPETENT. THIS DOCUMENT DOES NOT AUTHORIZE ANYONE TO MAKE MEDICAL OR OTHER HEALTH CARE DECISIONS FOR YOU, YOU MAY EXECUTE A SEPARATE DOCUMENT FOR THAT PURPOSE. IF THERE IS ANYTHING ABOUT THIS FORM THAT YOU DO NOT UNDERSTAND, YOU SHOULD ASK A LAWYER TO EXPLAIN IT TO YOU.

STATE OF NORTHWEST INDIANA TITLE
LAND OFFICE WASHINGTON STREET
LOWELL, IN 46356
FILED FOR MICHAEL A. BROWN
RECORDER
NOV - 7 11:07:29 2008
317-996-0100

KNOWN BY ALL PERSONS PRESENT, THAT: JULIA DEAN STEWART,

"Principal," hereby executes this Durable Power of Attorney and does hereby make, constitute, and appoint Charles Edward Stewart, Jr., her "Agent," or "Attorney-in-Fact," as my Attorney-in-Fact TO ACT IN MY NAME, PLACE, AND STEAD, in any way which I myself could do as if I were personally present and to the extent that I am permitted by law to act through an agent, pursuant to the following provisions:

1. EFFECTIVENESS OF POWER OF ATTORNEY.: This instrument is to be construed and interpreted as a general durable power of attorney effective immediately. This power of attorney shall not be affected by disability, incompetency, or incapacity of the Principal.
2. GRANT OF POWERS. I grant to my Agent full power and authorization to do everything necessary in exercising any of the powers herein granted by



2008
11/4/08
RB

017471

this power of attorney as fully as I might or could do if personally present. My agent shall have full power of substitution or revocation. I hereby ratify and confirm all that my Agent lawfully does or causes to be done by virtue of this power of attorney and the powers herein granted. My Agent shall have the power to exercise or perform any act, power, duty, right, or obligation whatsoever that I now have or may hereinafter acquire, relating to any person, matter, transaction or property, real or personal, tangible or intangible, now owned or hereafter acquired by me, including, without limitation, the following specifically enumerated powers:

(a) Property Matters:

- (1) To acquire, purchase, exchange and sell, or grant options to sell, mortgage, pledge, lease, sell, and convey real or personal property, tangible or intangible, or interests therein, on such terms and conditions as my Agent shall deem proper, with full authority to sign, endorse, execute and deliver any sales agreement, deed, bill of sale and all other instruments or documents pertaining to the sale of any of my real or personal property; and to enter into bonds, contracts, mortgages, and deeds connected therewith.
- (2) To sell, assign, transfer, convey, exchange, deed, mortgage, pledge, lease, let, license, demise, remise, quitclaim, bargain or otherwise dispose of any or all of my real estate, stocks, bonds, evidences of indebtedness and other securities and other personal tangible and intangible or mixed property, or any custody, possession, interest or right therein at public or private sale, upon such terms, consideration, and conditions as my said Attorney-in-Fact shall be deem advisable and to execute, acknowledge, and deliver such instruments and writings of whatsoever kind and nature as may be necessary, convenient, or proper in the premises.

(b) Property Matters:

- (1) To acquire, purchase, exchange, and sell, or grant options to sell, mortgage, pledge, lease, sell and convey real or personal property, tangible or intangible, or interests therein, on such terms and



conditions as my Agent shall deem proper, with full authority to sign, endorse, execute and deliver any sales agreement, deed, bill of sale and all other instruments or documents pertaining to the sale of any of my real or personal property; and to enter into bonds, contracts, mortgages, and deeds connected therewith;

- (2) To sell, assign, transfer, convey, exchange, deed, mortgage, pledge, lease, let, license, demise, remise, quitclaim, bargain or otherwise dispose of any or all of my real estate, stocks, bonds, evidences of indebtedness and other securities and other personal tangible or intangible or mixed property, or any custody, possession, interest or right therein at public or private sale, upon such terms, consideration, and conditions as my Attorney-in-Fact shall deem advisable and to execute, acknowledge, and deliver such instruments and writings of whatsoever kind and nature as may be necessary, convenient, or proper in the premises.

© Management Powers: To maintain, repair, improve, invest, manage, insure, rent, lease, encumber, and in any manner deal with any real or personal property, tangible or intangible, or any interest therein that I now own or may hereafter acquire in my name and for my benefit, upon such terms and conditions as my Attorney-in-Fact shall deem proper:

(d) Banking Powers: To make, receive and endorse checks and drafts, deposits, and withdraw funds, acquire and redeem certificate of deposits, in banks, savings and loan associations, and other financial institutions, execute and release such deeds of trust or other security agreements as may be necessary or proper in the exercise of the rights and powers herein granted;

(e) Safe Deposit Boxes: To have access at any time or times to any safe deposit box rented by me, wheresoever located, and to remove all or part of the contents thereof, and to surrender or relinquish said safe deposit box, and any institution in which any such safe deposit box may be located shall not incur any liability to me or my estate as a result of permitting my Attorney-in-Fact to exercise this power;

(f) Power to Hold Property and Make Investments: The power to hold or



acquire any property, real or personal, or securities, regardless of whether such property or securities are so called "legal investments," where such course is, in the Attorney-in-Fact opinion, for my best interest.

- (g) Power to Borrow: To borrow any sum or sums of money on such terms (including the power to borrow against the cash surrender value of any life insurance policy issued on my life), and with such security, whether real or personal property, as my Attorney-in-Fact may think fit, and for that purpose to execute all promissory notes, bonds, mortgages, deeds of trust, security agreements, and other instruments which may be necessary or proper.
- (h) Disclaimer: To exercise or release powers of appointment in whole or in part and to disclaim or renounce in whole or in part any interest that I might otherwise have as a joint owner, beneficiary, heir or otherwise and in exercising such discretion, my Attorney-in-Fact may take into account such matters as shall include but shall not be limited to any reduction in estate or inheritance taxes on my estate, and the effect of such renunciation or disclaimer upon persons interested in my estate and persons who would receive the renounced or disclaimed property;
- (I) Executing Government Vouchers and Checks. To execute government vouchers and checks in my behalf for any and all allowances, compensation and reimbursements properly payable to me by the Government of the United States, any State of the United States of America, or any agency or department thereof
- (j) Depositing Money and Other Property. To deposit in my Attorney-in-Fact's or my name, or jointly in both our names, in any banking or financial institution, funds and/or property, and to withdraw any part or all of my deposits at any time made by me or on my behalf.
- (k) Litigation. To institute, maintain, defend, compromise, arbitrate or otherwise dispose of, any and all actions, suits, attachments or other legal proceedings for or against me.
- (l) Tax Returns. To prepare and execute any tax returns, including, but not



limited to, Federal Income tax returns, State Income tax returns, Social Security tax returns, and Federal and State information and estimated returns; to execute any claims for refund, protests, applications for abatement, petitions to the United States Board of Tax Appeals or any other Board or Court, Federal or State, consents and waivers to the determination and assessment of taxes and consents and waivers agreeing to a later determination and assessment of taxes than is provided by a statute of limitations; to receive and endorse and collect any checks in settlement of any refund of taxes; to examine and to request and receive copies of any tax returns, reports, and other information from the United States Treasury Department or any other taxing authority, Federal or State, in connection with any of the foregoing matters.

- (m) Medicare, Medicaid, and Health Insurance Claims. To prepare, execute, and file any Medicare, Medicaid, and/or health insurance claims for benefits and/or payments to health care providers on my behalf; to communicate, in writing or orally, with any representative of Medicare, Medicaid, and/or any health insurance companies in regard to medical claims on my behalf; to communicate. In writing, or orally, with any medical and/or healthcare provider in regard to billing for medical services provided to me; and to execute any and all reimbursement checks from Medicare, Medicaid, any health insurance company, any medical and/or health care providers, for any medical, hospital, and/or health care expenses; and to deposit said checks in my account, my Attorney-in-Fact's account, and/or in any accounts in the joint names of myself and my Attorney-in-Fact.

3. MISCELLANEOUS: I grant to the Attorney-in-Fact named herein the following additional powers of authority:

- (a) In the event that any Attorney-in-Fact named herein should be of the opinion at any time that he does not have the expertise to manage all or part of my assets, I grant to said Attorney-in-Fact the right and power to delegate the management powers herein above granted over all or any part of my assets to any person(s) or firm(s), and to enter into any management or agency agreements with said person(s) or firm(s), pertaining thereto, with the right on the part of the Attorney-in-Fact named herein to revoke and cancel any such agreement at any



time upon ninety (90) days written notice to said persons or firms.

- (b) I grant full and absolute authority to the Attorney-in-Fact named herein, on a noncumulative, yearly basis, to make gifts to my children, in trust or otherwise, as well as to their spouses, and to their children, in trust or otherwise, with the amount of gifts to each such person each year not to exceed that amount which is excludable from the total amount of gifts made during such year under Section 2503(b) Internal Revenue Code of 1986, as amended from time to time.
- © I further authorize and empower the Attorney-in-Fact named herein to use and apply so much of the income and principal of the assets comprising my estate as may be necessary or desirable, in the sole discretion of said Attorney-in-Fact, for my maintenance and support.
- (d) I further authorize and empower my Attorney-in-Fact to engage, employ and dismiss any agents, clerks, servants, attorneys-at-law, accountants, investment advisors, custodians, or other persons in and about the performance of these presents as my Attorney-in-Fact shall think fit.

Any decisions made by the said Attorney-in-Fact with respect to the matters set forth herein above in sections 3(b), 3(c), and 3(d), shall be final, binding and conclusive upon all of the beneficiaries of my estate, and said Attorney-in-Fact shall be released and discharged of and from all liability for any such decisions that he may make in good faith with respect thereto.

4. INTERPRETATION AND GOVERNING LAW: This instrument is to be construed and interpreted as a general durable power of attorney. The enumeration of specific powers herein is not intended to, nor does it, limit or restrict the general powers herein granted to my Attorney-in-Fact. This instrument is executed and delivered in the State of Indiana, and the laws of the State of Indiana shall govern all questions as to the validity of this power and the construction of its provisions. This instrument is intended to be effective in all states of the United States and in all foreign countries.



5. INDEMNITY: I hereby bind myself to indemnify my Attorney-in-Fact and any successor who shall so act, against any and all claims, demands, losses, damages, actions and causes of action, including expenses, costs and reasonable attorneys' fees which my Attorney-in-Fact at any time may sustain or incur in connection with carrying out the authority granted to him in this power of attorney.
6. NOMINATION OF GUARDIAN OR CONSERVATOR: In the event court proceedings are hereinafter commenced to appoint a guardian, conservator, or other fiduciary to take charge of my person, or to manage and conserve my property, I hereby nominate and appoint Charles E. Stewart, Jr., my Attorney-in-Fact, as my guardian, conservator, or other fiduciary, to serve without bond unless otherwise required by a court of competent jurisdiction.
7. REVOCAATION: This general durable power of attorney may be voluntarily revoked by me by written instrument signed by me and delivered to my Attorney-in-Fact. My guardian may also revoke this instrument by written instrument signed by him or her and delivered to my Attorney-in-Fact. Any affidavit executed by my Attorney-in-Fact stating that he does not have, at the time of doing any pursuant to this power of attorney, actual knowledge of the revocation or termination of this general durable power of attorney, is, in the absence of fraud, conclusive proof of the nonrevocation or nontermination of the power at that time.
8. DEATH: My death shall not revoke or terminate this agency as to my Attorney-in-Fact or any other person who, without actual knowledge of my death, acts in good faith under this durable general power of attorney. Any action so taken, unless otherwise invalid or unenforceable, shall be binding on me and my heirs, devisees, and personal representatives.
9. SU8BSTITUTE ATTORNEY-IN-FACT: If Charles Edward Stewart, Jr., ceases to act as my Attorney-in-Fact due to death, incapacity, or resignation, I hereby appoint Cynthia Stewart O'Connell, to serve as my Attorney-in-Fact.

FURTHER, I do hereby authorize my aforesaid Attorney-in-Fact to execute, acknowledge, and deliver any instrument under seal or otherwise, and to do all



things necessary to carry out the intent hereof, hereby granting unto my said Attorney-in-Fact full power and authority to act in and concerning the premises as fully and effectually as I might do if personally present.

PROVIDED, however, that all business transacted hereunder for me or for my account, shall be transacted in my name, and that all endorsements and instruments executed by my said Attorney-in-Fact for the purpose of carrying out the foregoing powers shall contain my name, followed by that of my Attorney-in-Fact and the designation "Attorney-in-Fact."

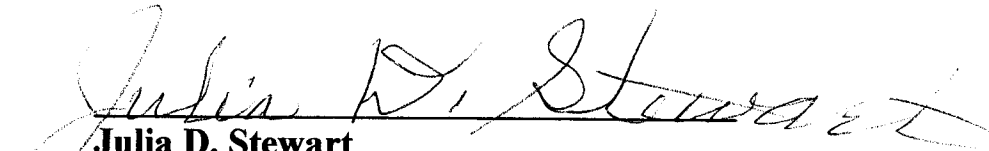
My Attorney-in-Fact is entitled to reasonable compensation and reimbursement for reasonable expenses for services rendered as Attorney-in-Fact under this durable general power of attorney, if desired.

TO INDUCE ANY THIRD PARTY TO ACT HEREUNDER, I HEREBY AGREE THAT 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.



THIS DURABLE GENERAL POWER OF ATTORNEY MAY BE REVOKED BY ME AT ANY TIME.

Signed this 24 day of September, 2008, at Valparaiso, Indiana.

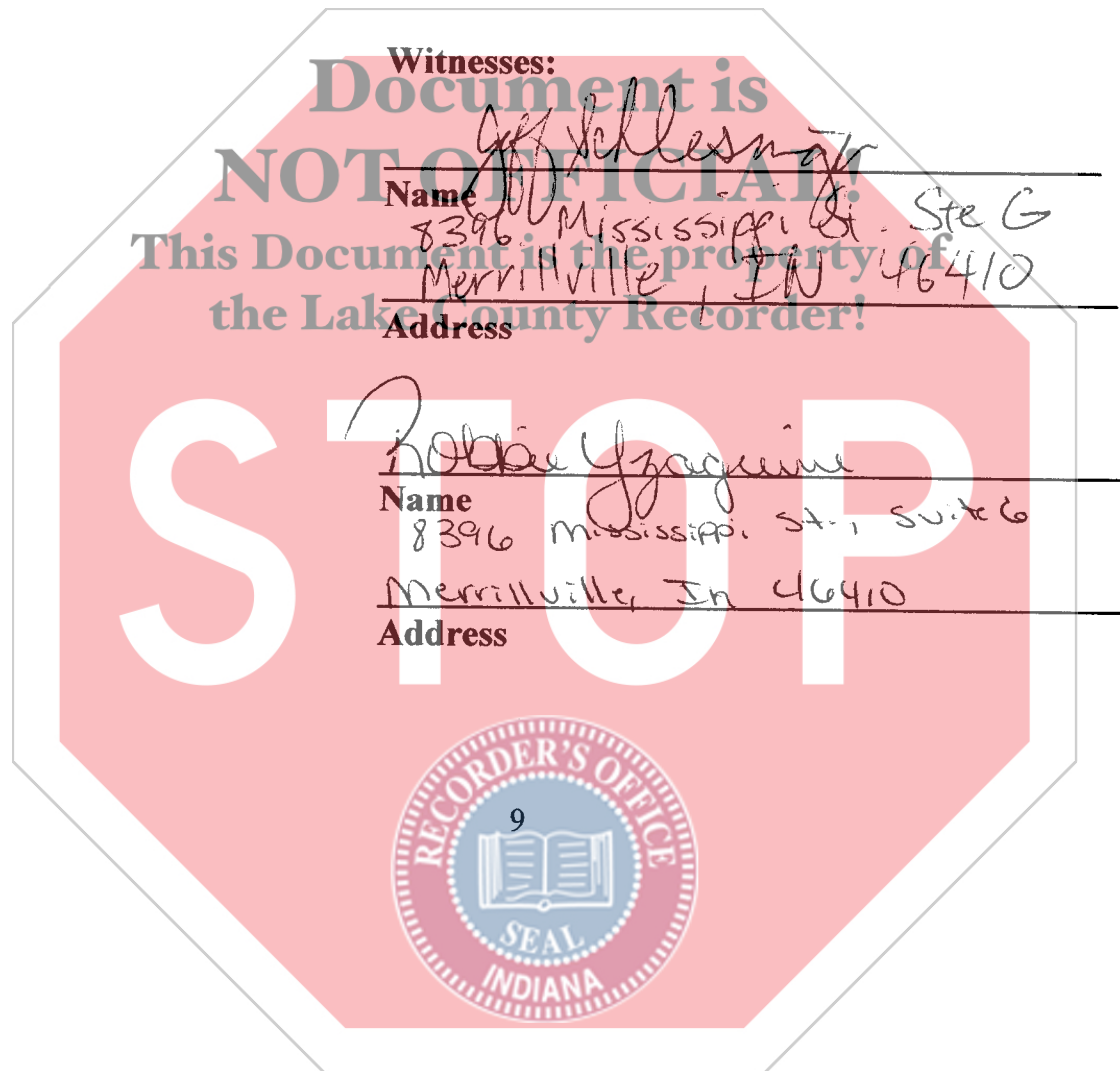

Julia D. Stewart

~~_____~~
Social Security Number

Julia D. Stewart has had an opportunity to read the above Durable General Power of Attorney and has signed and executed the above form in our presence as her free act and deed. We, the undersigned, each being over 18 years of age, have witnessed the signature of Julia D. Stewart at her request and in her presence, and in the presence of each other, on the day and year above set out.


Witnesses:

Document is NOT OFFICIAL!
This Document is the property of the Lake County Recorder!



Jeff Schlessinger
Name
8396 Mississippi St. Ste G
Merrillville, IN 46410
Address

Robbie Yzaguirre
Name
8396 Mississippi St., Suite G
Merrillville, In 46410
Address


RECORDER'S OFFICE
9
SEAL
INDIANA

NOTARY

STATE OF INDIANA

COUNTY OF Porter

Before me, the undersigned, a Notary Public, in and for said County and State, this 24th day of September, 2008, personally appeared Julia D. Stewart, said person being over the age of 18 years, and acknowledged the execution of the foregoing instrument.

Robbie Olsen-Yzaguirre
Notary Public

Robbie Olsen-Yzaguirre
Print Name

My commission expires:

11-2-2013

