

28

GENERAL DURABLE POWER OF ATTORNEY - PROPERTY AND DESIGNATION OF GUARDIAN

AKA MARGARET DEGEER

I, MARGARET S. DEGEER, being of sound mind and memory, do hereby designate the persons named below to serve in the capacities indicated:

ARTICLE I.

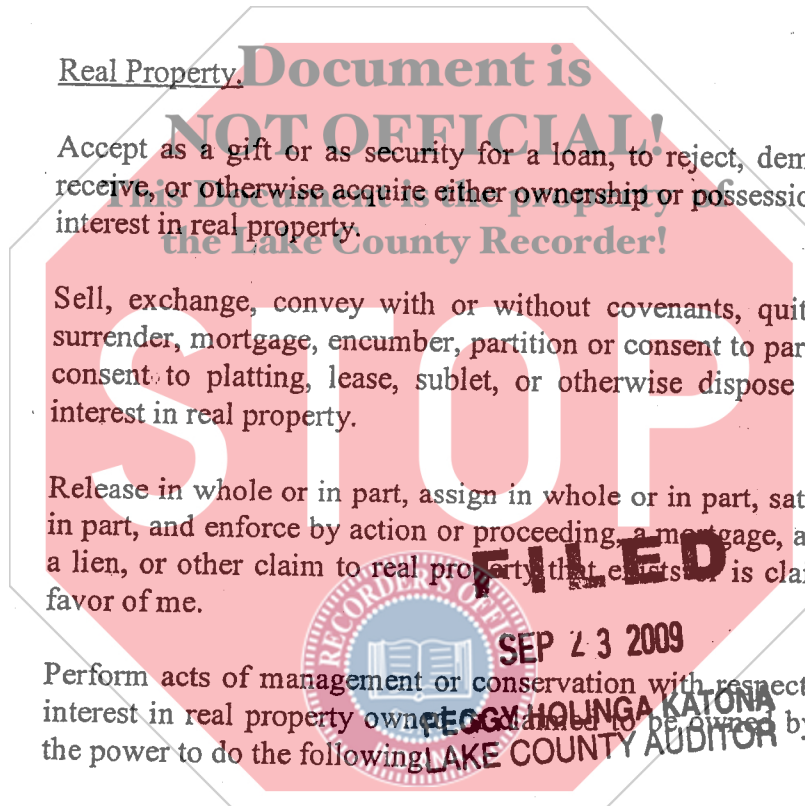
ATTORNEY

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I hereby designate, constitute and appoint my daughter, DEBORAH L. DEGEER, (hereinafter referred to as "my daughter"), my true and lawful attorney in fact (my "attorney") for me in my name, place and stead, and for my use and benefit, during any period or periods that I shall be unable to promptly and intelligently manage financial matters due to mental and/or physical disability (such determination to be made in writing by my physician) to exercise any and all powers which a principal can grant to an agent, including, but not limited to, the power to:

Section 1. Real Property.

- (a) Accept as a gift or as security for a loan, to reject, demand, buy, lease, receive, or otherwise acquire either ownership or possession of an estate or interest in real property.
- (b) Sell, exchange, convey with or without covenants, quit claim, release, surrender, mortgage, encumber, partition or consent to partitioning, plat or consent to platting, lease, sublet, or otherwise dispose of an estate or interest in real property.
- (c) Release in whole or in part, assign in whole or in part, satisfy in whole or in part, and enforce by action or proceeding, a mortgage, an encumbrance, a lien, or other claim to real property that exists or is claimed to exist in favor of me.
- (d) Perform acts of management or conservation with respect to an estate or interest in real property owned or claimed to be owned by me, including the power to do the following:
 - (1) Insure against casualty, liability, or loss.
 - (2) Obtain, regain, or protect possession of the estate or interest by action or proceeding.



STATE OF INDIANA
LAKE COUNTY
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2009 SEP 25 AM 9:25
MICHAEL A. BROWN
RECORDER

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- (3) Pay, compromise, or contest taxes and assessments.
- (4) Apply for and receive refunds for taxes and assessments.
- (5) Purchase supplies and hire assistance or labor.
- (6) Make repairs or alterations in the structures or lands.
- (7) Use, develop, modify, alter, replace, remove, erect, or install structures or other improvements upon real property in which I have or claim to have an interest.
- (8) Demand, receive, or obtain by action or proceeding money or other things of value to which I am or may become, or may claim to be entitled to as the proceeds of an interest in real property or of one (1) or more transactions under this Section, conserve, invest, disburse, or use any proceeds received for purposes authorized under this Section, and reimburse my attorney for expenditures properly made by my attorney.
- (9) Participate in a reorganization with respect to real property, receive and hold shares of stocks or instruments of similar character received under a plan of reorganization, and act with respect to the shares, including the power to do the following:
 - (a) Sell or otherwise dispose of the shares.
 - (b) Exercise or sell options.
 - (c) Convert the shares.
 - (d) Vote on the shares in person or by the granting of a proxy.
- (10) Agree and contract in any manner and on any terms with a person for the accomplishment of any purpose under this Section and perform, rescind, reform, release, or modify an agreement or a contract made by me or on my behalf.
- (11) Execute, acknowledge, seal and deliver a deed, revocation, mortgage, lease, notice, check, or other instrument that my attorney considers useful for the accomplishment of a purpose under this Section.

- (12) Prosecute, defend, submit to arbitration, settle, and propose or accept a compromise with respect to a claim existing in favor of or against me based on or involving a real property transaction, and intervene in an action or proceeding relating to a claim.
- (13) Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when my attorney considers the action to be desirable for the proper execution of a power under this Section or for the keeping of necessary records.
- (14) Perform acts relating to land use and zoning concerning property in which I have an ownership interest.
- (15) Perform any other act with respect to an estate or interest in property.

The powers described in this Section are exercisable equally with respect to an interest in an estate or real property owned by me at the time of the giving of this Power of Attorney or acquired after that time, whether located in Indiana or in another jurisdiction.

Section 2. Tangible Personal Property Transactions.

- (a) Accept as a gift or as security for a loan, reject, demand, buy, receive, or otherwise acquire ownership or possession of tangible personal property or an interest in tangible personal property.
- (b) Sell, exchange, convey with or without covenants, release, surrender, mortgage, encumber, pledge, hypothecate, pawn, grant options concerning, lease or sublet, or otherwise dispose of tangible personal property or an interest in tangible personal property.
- (c) Release in whole or in part, assign the whole or a part of, satisfy in whole or in part, and enforce by action or proceeding, a mortgage, an encumbrance, a lien, or other claim that exists or is claimed to exist in favor of me with respect to tangible personal property or an interest in tangible personal property.
- (d) Perform acts of management or conservation with respect to tangible personal property or an interest in tangible personal property owned or claimed to be owned by me, including the power to do the following:
 - (1) Insure against casualty, liability, or loss.

- (2) Obtain, regain possession of, or protect by action or proceeding.
 - (3) Pay, contest, or compromise taxes or assessments.
 - (4) Apply for and receive funds in connection with taxes or assessments.
 - (5) Move from place to place or store for hire or on a gratuitous bailment.
 - (6) Use, alter, and make repairs.
- (e) Demand, receive, or obtain by action or proceeding money or other things of value to which I am or may become, or claim to be entitled to as the proceeds of tangible personal property, an interest in tangible personal property, or a transaction permitted under this Section, conserve, invest, disburse, or use anything received for a purpose permitted under this Section, and reimburse my attorney for expenditures properly made in the execution of powers conferred upon my attorney.
 - (f) Agree and contract in any manner and on any terms with a person and on any terms that my attorney selects to accomplish a purpose permitted under this Section and perform, rescind, reform, release, or modify an agreement or a contract made by or on behalf of me.
 - (g) Execute, acknowledge, seal, and deliver a conveyance, mortgage, lease, notice, check, or other instrument that my attorney considers useful to accomplish a purpose permitted under this Section.
 - (h) Prosecute, defend, submit to arbitration, settle, and propose or accept a compromise with respect to a claim existing in favor of or against me based on or involving a tangible personal property transaction or intervene in an action or proceeding relating to a claim.
 - (i) Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when my attorney considers the action to be desirable for the proper execution by my attorney of a power described in this Section and keep needed records.
 - (j) Perform any other acts with respect to tangible personal property or an interest in tangible personal property.

The powers described in this Section are exercisable equally with respect to tangible personal property or an interest in tangible personal property owned by me at the time of the giving of this Power of Attorney or acquired after that time, whether located in Indiana or in another jurisdiction.

Section 3. Bond, Share, and Commodity Transactions.

- (a) Accept as a gift or as security for a loan, reject, demand, buy, receive, or otherwise acquire ownership or possession of a bond, a share, an instrument of similar character, a commodity interest, or an instrument with respect to the bond, share, or interest, together with the interest, dividends, proceeds, or other distributions connected with the instruments.
- (b) Sell, sell short, exchange, transfer with or without a guaranty, release, surrender, hypothecate, pledge, grant options concerning, loan, trade in, or otherwise dispose of a bond, a share, an instrument of similar character, a commodity interest, or an instrument with respect to the bond, share, or instrument.
- (c) Release in whole or in part, assign the whole or a part of, satisfy in whole or in part, and enforce by action or proceeding a pledge, an encumbrance, a lien, or other claim as to a bond, a share, an instrument of similar character, a commodity interest, or an interest with respect to the bond, share, or interest when the pledge, lien, or other claim is owned or claimed to be owned by me.
- (d) Perform acts of management or conservation with respect to a bond, a share, an instrument of similar character, a commodity interest, or an interest with respect to the bond, share, or interest, owned or claimed to be owned by me, or in which I claim to have an interest, including the power to do the following:
 - (1) Insure against casualty, liability, or loss.
 - (2) Obtain, regain possession of, or protect my interest by action or proceeding.
 - (3) Pay, compromise, or contest taxes and assessments.
 - (4) Apply for and receive refunds for taxes and assessments.
 - (5) Consent to and participate in a reorganization, recapitalization, liquidation, merger, consolidation, sale, lease, or other change in or

revival of a corporation or an association, in the financial structure of a corporation or an association, or in the priorities, voting rights, or other special rights with respect to the corporation or association.

- (6) Become a depositor with a protective, reorganization, or similar committee of the bond, share, instrument of similar character, commodity interest, or an interest with respect to the bond, share, or interest belonging to me, and make payments reasonably incident to becoming a depositor.
 - (7) Exercise or sell an option, a conversion, or a similar right.
 - (8) Vote in person or by the granting of a proxy with or without the power of substitution, either discretionary, general, or otherwise.
- (e) Carry in the name of a nominee selected by my attorney evidence of the ownership of a bond, a share, an instrument of similar character, a commodity interest, or an interest with respect to the bond, share, or interest belonging to me.
- (f) Employ in any way believed to be desirable by my attorney a bond, a share, an instrument of similar character, a commodity interest, or an interest with respect to the bond, share, or interest in which I have or claim to have an interest for the protection or continued operation of a speculative or margin transaction begun or personally guaranteed in whole or in part by me.
- (g) Demand, receive, or obtain by action or proceeding money or other things of value to which I am, may become, or claims to be entitled as the proceeds of an interest in a bond, a share, an instrument of similar character, a commodity interest, or an interest with respect to the bond, share, or interest, or of a transaction permitted under this Section, conserve, invest, disburse, or use anything received for a purpose permitted under this Section, and reimburse my attorney for expenditures properly made in the execution of powers conferred upon my attorney.
- (h) Agree and contract in any manner and on any terms with a broker or other person my attorney selects to accomplish a purpose permitted under this Section and perform, rescind, reform, release, or modify the agreement or contract or a similar agreement made by or on behalf of me.

- (i) Execute, acknowledge, seal, and deliver a consent, an agreement, an authorization, an assignment, a revocation, a notice, a waiver of notice, a check, or an instrument my attorney considers useful to accomplish a purpose permitted under this Section.
- (j) Execute, acknowledge, and file a report or certificate required by law or governmental regulation.
- (k) Prosecute, defend, submit to arbitration, settle, and propose or accept a compromise with respect to a claim existing in favor of or against me based on or involving a bond, share, or commodity transaction, or intervene in a related action or proceeding.
- (l) Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when my attorney considers the action to be desirable for the proper execution by my attorney of a power described in this Section and keep needed records.
- (m) Perform any other acts with respect to a bond, a share, an instrument of similar character, a commodity, or an interest with respect to a commodity.

The powers described in this Section are exercisable equally with respect to a bond, a share, an instrument of similar character, a commodity, or an instrument with respect to a commodity owned by me at the time of the giving of this Power of Attorney or acquired after that time, whether located in Indiana or in another jurisdiction.

Section 4. Banking Transactions.

- (a) Continue, modify, or terminate a deposit account or other banking arrangement made by or on behalf of me before the execution of this Power of Attorney.
- (b) Open in my name alone, or in a way that clearly evidences the principal and attorney relationship, a deposit account with a bank, trust company, savings and loan association, credit union, thrift company, brokerage firm, or other institution that serves as a depository for funds selected by my attorney, or hire a safe deposit box or vault space and make other contracts to procure services made available by a banking institution as my attorney considers desirable.
- (c) Make, sign, and deliver checks or drafts for any purpose and withdraw by check, order, or other means funds or property of mine deposited with or

left in the custody of a banking institution either before or after this Power of Attorney was executed.

- (d) Prepare necessary financial statements of assets and liabilities or income and expenses of mine for submission to a banking institution.
- (e) Receive statements, vouchers, notices, or other documents from a banking institution and act with respect to the documents.
- (f) Enter at any time a safe deposit box or vault that I could enter if personally present.
- (g) Borrow money at an interest rate my attorney selects, pledge as security assets of mine that my attorney considers desirable or necessary for borrowing, and pay, renew, or extend the time of the payment of a debt of mine.
- (h) Make, assign, pledge, draw, endorse, discount, guarantee, and negotiate promissory notes, bills of exchange, checks, drafts, or other negotiable or nonnegotiable paper of mine or payable to me or my order, receive cash or other proceeds of a transaction authorized under this subsection, accept a bill of exchange or draft drawn by another person upon me, and pay a bill of exchange or a draft when the bill of exchange or draft is due.
- (i) Receive for me and deal in or deal with a sight draft, warehouse receipt, or other negotiable or nonnegotiable instrument in which I have or claim to have an interest.
- (j) Apply for and receive letters of credit for a banking institution selected by my attorney giving indemnity or other agreement in connection with letters of credit my attorney considers desirable or necessary.
- (k) Consent to an extension in the time of payment with respect to a commercial paper or banking transaction in which I have an interest or by which I am or might be affected in any way.
- (l) Demand, receive, or obtain by action or proceeding money or other things of value to which I am, may become, or claim to be entitled as the proceeds of a banking transaction, and reimburse my attorney for expenditures properly made in the execution of powers conferred upon my attorney under this Section.

- (m) Execute, acknowledge, and deliver an instrument in my name or such other person my attorney considers useful to accomplish a purpose permitted under this Section.
- (n) Prosecute, defend, submit to arbitration, settle, and propose or accept a compromise with respect to a claim existing in favor of or against me based on or involving a banking transaction, or intervene in a related action or proceeding.
- (o) Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when my attorney considers the action to be desirable for the proper execution by my attorney of a power described in this Section and keep needed records.
- (p) Perform any other acts with respect to a bond, a share, an instrument of similar character, a commodity, or an interest with respect to a commodity.

The powers described in this Section are exercisable equally with respect to a banking transaction engaged in by me at the time of the giving of this Power of Attorney or engaged in after that time whether conducted in Indiana or in another jurisdiction.

Section 5. Business Operating Transactions.

- (a) Discharge and perform a duty or liability, exercise a right, a power, a privilege, or an option I have or claim to have under a partnership agreement, whether I am a general or limited partner, enforce the terms of a partnership agreement for the protection of me by action or proceeding as my attorney considers desirable or necessary, and defend, submit to arbitration, settle, or compromise an action or other legal proceeding in which I am a party because of membership in a partnership.
- (b) Exercise in person or by proxy or enforce by action or proceeding a right, a power, a privilege, or an option I have as the holder of a bond, share, or other instrument of similar character, and defend, submit to arbitration, settle, or compromise an action or legal proceeding to which I am a party because of a bond, share, or other instrument of similar character.
- (c) With respect to a business owned solely by me, to perform the following:
 - (1) Continue, modify, renegotiate, extend, and terminate contractual arrangements made with a person, an entity, a firm, an association, or a corporation by or on behalf of me with respect to the business enterprise prior to the granting of this Power of Attorney.

- (2) Determine the policy of the business enterprise, including the following:
- (a) The location of the site or sites to be used for the enterprise's operation.
 - (b) The nature and extent of business to be undertaken by the enterprise.
 - (c) The methods of manufacturing, selling, merchandising, financing, accounting, and advertising to be employed in the enterprise's operation.
 - (d) The amounts and types of insurance to be carried.
 - (e) The mode of securing, compensating, and dealing with accountants, attorneys, servants, and other agents and employees required for the operation of the enterprise.
- (3) Agree and contract in any manner and on any terms my attorney considers desirable or necessary to make any or all decisions of my attorney as to policy and rescind, reform, release, or modify an agreement or a contract made by or on my behalf.
- (4) Agree and contract in any manner and on any terms with any person on any terms my attorney considers desirable or necessary to make any or all decisions of my attorney as to policy and rescind, reform, release, or modify an agreement or a contract made by or on my behalf.
- (5) Change the name or the form of organization under which the business enterprise is operated, enter into a partnership agreement with other persons, or organize a corporation to take over the business or a part of the business that my attorney considers necessary or desirable.
- (6) Demand and receive money that is or becomes due to me or that may be claimed by me or on my behalf in the operation of the business enterprise, control and disburse the funds in the operation of the enterprise in a way that my attorney considers desirable or necessary, and engage in banking transactions my attorney considers desirable or necessary to execute a power permitted under this subsection.

- (d) Prepare, sign, file and deliver reports, compilations of information, returns or other papers with respect to business operating transactions of mine that are required by a governmental agency, a department, or an instrumentality or that my attorney considers desirable or necessary, and make related payments.
- (e) Pay, compromise, or contest taxes or assessments and do acts my attorney considers desirable or necessary to protect me from illegal or unnecessary taxation, fines, penalties, or assessments in connection with my business operations, including the power to attempt to recover, in any manner permitted by law, sums paid before or after the execution of this Power of Attorney as taxes, fines, penalties, or assessments.
- (f) Demand, receive, or obtain by action or proceeding money or other things of value to which I am, may become, or claim to be entitled to as the proceeds of a business operation of mine, conserve, invest, disburse, or use anything received for a purpose permitted under this Section, and reimburse my attorney for expenditures properly made in the execution of powers conferred upon my attorney.
- (g) Execute, acknowledge, seal, and deliver a deed, an assignment, a mortgage, a lease, a notice, a consent, an agreement, an authorization, a check, or other instrument that my attorney considers useful to accomplish a purpose permitted under this Section.
- (h) Prosecute, defend, submit to arbitration, settle, and propose or accept a compromise with respect to a claim existing in favor of or against me based on or involving a business operating transaction or intervene in an action or a proceeding relating to a claim.
- (i) Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when my attorney considers the action to be desirable for the proper execution by my attorney of a power described in this Section and keep needed records.
- (j) Perform any other acts my attorney considers desirable or necessary for the furtherance or protection of my interests in any business.

The powers described in this Section are exercisable equally with respect to a business in which I am interested at the time of the giving of this Power of Attorney or in which I become interested after that time, whether located in Indiana or in another jurisdiction.

Section 6. Insurance Transactions.

- (a) Continue, pay the premium or assessment on, modify, rescind, release, or terminate a contract of life, accident, health, or disability insurance or for the provision of health care services or any combination of these contracts procured by or on behalf of me before the granting of this Power of Attorney that insures me or another person, without regard to whether I am or am not a beneficiary under the contract.
- (b) Procure new, different, or additional contracts of life, accident, health, or disability insurance for me or for the provision of health care services for me, and select the amount, type of insurance, and mode of payment under each contract, pay the premium or assessment on, modify, release, or terminate a contract procured by my attorney, and designate the beneficiary under the contract. My attorney may not be named a beneficiary of a contract unless:
- (1) My attorney is named as beneficiary of death benefit proceeds if permitted under Section G of this Power of Attorney; or
 - (2) My attorney was named as a beneficiary under a contract that was procured by me before the granting of this Power of Attorney. My attorney may continue to be named as beneficiary under the contract, or an extension or renewal of, or substitute for, the contract.
- (c) Apply for and receive any available loan on the security of the contract of insurance, whether for the payment of the premium or for the procuring of cash, surrender and receive the cash surrender value, exercise an election as to beneficiary or mode of payment, change the manner of paying premiums, change or convert the type of insurance contract, with respect to a contract of life, accident, health, disability, or liability insurance in which I have, or claim to have, a power described in this subsection, or change the beneficiary of the contract of insurance. My attorney may not be named a new beneficiary of a contract unless:
- (3) My attorney is named as beneficiary of death benefit proceeds if permitted under Section G of this Power of Attorney; or
 - (4) My attorney was named as a beneficiary under a contract that was procured by me before the granting of this Power of Attorney. My attorney may continue to be named as beneficiary under the

contract, or an extension or renewal of, or substitute for, the contract.

- (d) Demand, receive, or obtain by action or proceeding money or other things of value to which I am, may become, or claim to be entitled to as the proceeds of a contract of insurance or a transaction permitted under this Section, conserve, invest, disburse, or use anything received for a purpose permitted under this Section, and reimburse my attorney for expenditures properly made in the execution of powers conferred upon my attorney.
- (e) Apply for and procure available governmental aid in the guaranteeing or paying of premiums of a contract of insurance on my life.
- (f) Sell, assign, hypothecate, borrow upon, or pledge my interest in a contract of insurance.
- (g) Pay from the proceeds or otherwise, compromise, contest, and apply for refunds in connection with a tax or an assessment levied by a taxing authority with respect to a contract of insurance, the proceeds of the refunds, or liability accruing from a tax or an assessment.
- (h) Agree and contract in any manner and on any terms with any person my attorney selects to accomplish a purpose permitted under this Section and perform, rescind, reform, release, or modify an agreement or a contract.
- (i) Execute, acknowledge, seal, and deliver a consent, a demand, a request, an application, a agreement, an indemnity, an authorization, an assignment, a pledge, a notice, a check, a receipt, a waiver, or other instrument my attorney considers useful to accomplish a purpose permitted under this Section.
- (j) Continue, procure, pay the premium or assessment on, modify, rescind, release, terminate, or otherwise deal with a contract of insurance, other than those permitted under subsection (1) or (2), including fire, marine, burglary, compensation, liability, hurricane, casualty, or a combination of insurance, and do acts with respect to the contract or with respect to the contract's proceeds or enforcement that my attorney considers necessary or desirable for the promotion or protection of my interests.
- (k) Prosecute, defend, submit to arbitration, settle, and propose or accept a compromise with respect to a claim existing in favor of or against me based on or involving an insurance transaction or intervene in an action or proceeding relating to a claim.

- (l) Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when my attorney considers the action to be desirable for the proper execution by my attorney of a power described in this Section and keep needed records.
- (m) Perform any other acts in connection with procuring, supervising, managing, modifying, enforcing, and terminating contracts of insurance or for the provisions of health care services in which I am insured or are otherwise interested.

The powers described in this Section are exercisable equally with respect to a contract of insurance or for the provision of health care services in which I am interested, whether located in Indiana or in another jurisdiction.

Section 7. Beneficiary Transactions.

- (a) Represent and act for me in all ways and in all matters affecting a trust, a probate, an estate, a guardianship, an escrow, a custodianship, or other fund out of which I am entitled, or claim to be entitled as a beneficiary, to some share or payment, including the following powers:
 - (1) To accept, reject, disclaim, receive, receipt for, sell, assign, release, pledge, exchange, or consent to a reduction in or modification of a share in or payment from a fund.
 - (2) To demand or obtain by action or proceeding money or other things of value to which I am, may become, or claim to be entitled to because of the fund, initiate, participate in, or oppose a proceeding, for the ascertainment of the meaning, validity, or effect of a deed, declaration of trust, or other transaction affecting in any way my interest, initiate, participate in, or oppose a proceeding for the removal, substitution, or surcharge of a fiduciary, conserve, invest, disburse, or use anything received for the purposes permitted under this Section, and reimburse my attorney for expenditures properly made by my attorney in the execution of the powers conferred upon my attorney.
 - (3) To prepare, sign, file, and deliver all reports, compilations of information, returns, or papers with respect to an interest had or claimed on behalf of me in the fund, pay, compromise, or contest, and apply for and receive refunds in connection with a tax or an assessment with respect to an interest had or claimed by or on

behalf of me in the fund or with respect to a property in which an interest is had or claimed.

- (4) To agree and contract in any manner and on any terms with a person my attorney selects to accomplish a purpose permitted under this Section, and perform, rescind, reform, release, or modify an agreement or contract.
 - (5) To execute, acknowledge, verify, seal, file, and deliver a deed, a mortgage, a lease, a consent, a designation, a pleading, a demand, a notice, an election, a conveyance, a release, an assignment, a pledge, a check, a waiver, an admission of service, a notice of appearance, or other instrument my attorney considers useful to accomplish a purpose permitted under this Section.
 - (6) To submit to arbitration, settle, and propose or accept a compromise with respect to a controversy or claim that affects the administration of a fund in which I have or claim to have an interest and do all acts my attorney considers to be desirable or necessary to reach a compromise.
 - (7) To hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when my attorney considers the action to be desirable for the proper execution by my attorney of a power described in this Section and keep needed records.
 - (8) To transfer part or all of an interest I may have in interests in real property, stocks, bonds, bank accounts, insurance, and other assets of any kind to the trustee of a revocable trust created by me as grantor.
- (b) Perform any other acts in connection with the administration or disposition of a trust, a probate estate, a guardianship, an escrow, a custodianship, or other fund in which I have or claim to have an interest as a beneficiary.

The powers described in this Section are exercisable equally with respect to the administration or disposition of a trust, a probate estate, a guardianship, an escrow, a custodianship, or other fund in which I am interested at the time this Power of Attorney is given or become interested in after that time, whether located in Indiana or in another jurisdiction.

Section 8. Gift Transactions.

- (a) Make gifts to organizations, charitable or otherwise, to which I have made gifts, and satisfy pledges made to organizations by me.
- (b) Make gifts on behalf of me to my spouse, child, and other descendants or the spouse of a child or other descendant, either outright or in trust, for purposes my attorney considers to be in my best interests, including the minimization of income, estate, inheritance, or gift taxes. My attorney or a person that my attorney has a legal obligation to support may not be the recipient of gifts in one (1) year that total more than Ten Thousand and 00/100 (\$10,000.00) Dollars in aggregate value to the recipient.
- (c) Prepare, execute, consent to on behalf of me, and file a return, report, declaration, or other document required by the laws of the United States, a state, a subdivision of a state, or a foreign government that my attorney considers desirable or necessary with respect to a gift made under the authority of this Section.
- (d) Execute, acknowledge, seal, and deliver a deed, an assignment, an agreement, an authorization, a check, or other instrument my attorney considers useful to accomplish a purpose permitted under this Section.
- (e) Prosecute, defend, submit to arbitration, settle, and propose or accept a compromise with respect to a claim existing in favor of or against me based on or involving a gift transaction, or intervene in a related action or proceeding.
- (f) Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when my attorney considers the action to be desirable for the proper execution by my attorney of a power described in this Section and keep needed records.
- (g) Perform any other acts my attorney considers desirable or necessary to complete a gift on my behalf.

The powers described in this Section are exercisable equally with respect to a gift of property in which I am interested at the time of the giving of this Power of Attorney or become interested in after that time, whether conducted in Indiana or in another jurisdiction.

Section 9. Fiduciary Transactions.

- (a) Apply for and procure, in my name, letters of administration, letters testamentary, letters of guardianship, or any other type of judicial or administrative authority to act as a fiduciary.
- (b) Represent and act for me in all ways and in all matters affecting a fund with respect to which I am a fiduciary.
- (c) Initiate, participate in, and oppose a proceeding, judicial or otherwise, for the removal, substitution, or surcharge of a fiduciary, conserve, invest, or disburse anything received for the purposes of the fund for which it is received, and reimburse my attorney for expenditures properly made by my attorney in the execution of powers conferred on my attorney.
- (d) Agree and contract in any manner and on any terms with a person my attorney selects to accomplish a purpose permitted under this Section and perform, rescind, reform, release, or modify an agreement or contract made by or on my behalf.
- (e) Execute, acknowledge, verify, seal, file, and deliver a consent, a designation, a pleading, a notice, a demand, an election, a conveyance, a release, an assignment, a pledge, a check, a waiver, an admission of service, a notice of appearance, or other instrument my attorney considers useful to accomplish a purpose permitted under this Section.
- (f) Hire, discharge, and compensate an attorney, accountant, an expert witness, or other assistant when my attorney considers the action to be desirable for the proper execution by my attorney of a power described in this Section and keep needed records.
- (g) Perform any other acts with respect to a fund of which I am a fiduciary.

The powers described in this Section are exercisable equally with respect to a fund of which I am a fiduciary at the time of the giving of this Power of Attorney or become a fiduciary after that time, whether located in Indiana or in another jurisdiction.

Section 10. Claims and Litigation.

- (a) Assert and prosecute before a court, an administrative board, a department, a commissioner, or other tribunal, a cause of action, a claim, a counterclaim, an offset, or a defense that I have or claim to have against an

individual, a partnership, an association, a government, a person, or an instrumentality, including the power to sue for the following:

- (1) The recovery of land or a thing of value.
 - (2) The recovery of damages sustained by me in any manner.
 - (3) The elimination or modification of a tax liability.
 - (4) An injunction.
 - (5) Specific performance.
 - (6) Any other relief.
- (b) Bring an action of interpleader or other action to determine adverse claims, intervene or interplead in an action or proceeding, and act in litigation as *amicus curiae*.
- (c) In connection with an action, a proceeding, or a controversy at law or otherwise, apply for and, if possible, procure a libel, an attachment, a garnishment, an order of arrest, or other preliminary, provisional, or intermediate relief and resort to and use in all ways permitted by law an available procedure to satisfy a judgment, an order, or a decree.
- (d) In connection with an action or a proceeding at law, or otherwise, perform an act I might perform, including an acceptance of tender, an offer of judgment, an admission of facts, a submission of controversy on an agreed statement of facts, a consent to examination before trial, and the general binding of me in the conduct of litigation or controversy as my attorney considers desirable.
- (e) Submit to arbitration, settle, and propose or accept a compromise with respect to a claim existing in favor of or against or litigation to which I am, may become, or may be designated a party.
- (f) Waive the issuance and service of a summons, citation, or other process upon me, accept service of process, appear for me, designate persons upon whom process directed to me may be served, execute and file or deliver stipulations on my behalf, verify pleadings, appeal to appellate tribunals, procure and give surety and indemnity bonds at the times and to the extent my attorney considers desirable or necessary, contract and pay for the preparation and printing of records and briefs, receive and execute and file

or deliver a consent, a waiver, a release, a confession of judgment, a satisfaction of judgment, a notice, an agreement, or other instrument my attorney considers desirable or necessary in connection with the prosecution, settlement, or defense of a claim by or against me or of litigation to which I am, may become, or may be designated a party.

- (g) Appear for, represent, and act for me with respect to bankruptcy or insolvency proceedings, whether voluntary or involuntary, whether I or another person, with respect to a reorganization proceeding, a receivership, or an application for the appointment of a receiver or trustee that affects an interest of mine in real property, a bond, a share, a commodity interest, tangible personal property, or other thing of value.
- (h) Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when my attorney considers the action to be desirable for the execution of a power permitted under this Section.
- (i) Pay, from funds in the control of my attorney or my account, a judgment against me or a settlement that may be made in connection with a transaction permitted under this Section, receive and conserve money or other things of value paid in settlement of or as proceeds of a transaction permitted under this Section, and receive, endorse, and deposit checks.
- (j) Perform other acts in connection with a claim by or against me or litigation to which I am, may become, or may be designated a party.

The powers described in this Section are exercisable equally with respect to a claim or litigation existing at the time of the giving of this Power of Attorney or arising after that time, whether located in Indiana or in another jurisdiction.

Section 11. Family Maintenance.

- (a) Perform acts necessary for maintaining the customary standard of living of my spouse, child, and other persons customarily supported by me, including the power to provide the following:
 - (1) Living quarters by purchase, lease, or other contract, or by payment of operating costs, including interest, amortization payments, repairs, and taxes on premises owned by me and occupied by my family or dependents.
 - (2) Normal domestic help for the operation of the household.

- (3) Usual vacation and travel expenses.
 - (4) Usual educational costs, expenses and facilities.
 - (5) Funds for all the current living costs of my spouse, child, and other dependents, including shelter, clothing, food, and incidental.
- (b) Pay for necessary medical, dental, and surgical care, hospitalization and custodial care of my spouse, child, and other dependents.
 - (c) Continue provisions made by me before or after the execution of this Power of Attorney for my spouse, child, and other persons customarily supported by me with respect to automobiles or other means of transportation, including the power to license, insure, and replace automobiles owned by me and customarily used by my spouse, child, or other persons customarily supported by me.
 - (d) Continue charge accounts that have been operated by me before or after the execution of this Power of Attorney for the convenience of my spouse, child, or other persons customarily supported by me, open new accounts my attorney considers desirable to accomplish a purpose permitted under this Section and pay the items charged on those accounts by a person authorized or permitted by me to make charges prior to the execution of this Power of Attorney.
 - (e) Continue payments incidental to my membership or affiliation in a church, a club, a society, an order, or other organization and continue contributions to those organizations.
 - (f) Demand, receive, or obtain by action or proceeding, money or other things of value to which I am or may become entitled as salary, wages, commission, or other remuneration for services performed, as a dividend or distribution on a stock, as interest or principal on an indebtedness, or as a periodic distribution of profits for a partnership or business in which I have or claim an interest and endorse, collect, or otherwise realize upon an instrument for the payment received.
 - (g) Use an asset of mine for the performance of a power permitted under this Section, including the power to draw money by check or otherwise from a bank deposit of mine, sell an interest in real property, a bond, a share, a commodity interest, tangible personal property, or other asset of mine, borrow money and pledge as security for a loan an asset, including insurance, that belongs to me.

- (h) Execute, acknowledge, verify, seal, file, and deliver an application, a consent, a petition, a notice, a release, a waiver, an agreement, or other instrument that my attorney considers useful to accomplish a purpose permitted under this Section.
- (i) Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when my attorney considers the action to be desirable for the proper execution by my attorney of a power described in this Section and keep needed records.
- (j) Perform any other acts for the welfare of my spouse, child, or other persons customarily supported by me or for the preservation and maintenance of other personal relationships of mine to parents, relatives, friends, and organizations as are appropriate.

The powers described in this Section are exercisable equally whether the acts required for their execution relate to real or personal property owned by me at the time of the giving of this Power of Attorney or acquired after that time, whether located in Indiana or in another jurisdiction.

Section 12. Benefits From Military Service.

- (a) Execute vouchers in my name for allowances and reimbursements payable to the United States, a state, or a subdivision of a state to me, including allowances and reimbursements for transportation of me and my dependents, and for shipment of household effects, and receive, endorse, and collect the proceeds of a check payable to my order drawn on the treasurer, fiscal officers, or depository of the United States, a state, or a subdivision of a state.
- (b) Take possession and order the removal and shipment of property of mine from a post, warehouse, depot, dock, or other place or storage or safekeeping, either governmental or private, and execute and deliver a release, voucher, receipt, bill of lading, shipping ticket, or certificate my attorney considers desirable or necessary.
- (c) Prepare, file, and prosecute my claim to a benefit or assistance, financial or otherwise, to which I am or claim to be entitled under a statute or regulation existing at the time of the execution of this Power of Attorney or enacted after the execution of this Power of Attorney by the United States, a state, or a subdivision of a state, or by a foreign government if the benefit or assistance arises from or is based upon military service performed before or after the execution of this Power of Attorney by me or

a person related by blood or marriage to me and execute a receipt or other instrument my attorney considers desirable or necessary for the enforcement or collection of the claim.

- (d) Receive the financial proceeds of a claim described in this Section, conserve, invest, disburse, or use anything received from a claim for purposes permitted under this Section, and reimburse my attorney for expenditures properly made in the execution of powers conferred upon my attorney.
- (e) Prosecute, defend, submit to arbitration, settle, and propose or accept a compromise with respect to a claim existing in favor of or against me based on or involving benefits from military service or intervene in a related action or proceeding.
- (f) Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when my attorney considers the action to be desirable for the proper execution by my attorney of a power described in this Section and keep needed records.
- (g) Perform any other acts my attorney considers desirable or necessary to assure to me and my dependents the maximum possible benefits from the military service performed before or after the execution of this Power of Attorney by me or a person related by blood or marriage to me.

The powers described in this Section are exercisable equally with respect to benefits from military service existing at the time of the giving of this Power of Attorney or accruing after that time, whether accruing in Indiana or in another jurisdiction.

Section 13. Records, Reports, And Statements.

- (a) Keep records of cash received and disbursed for or on my account, or credits and debits to my account, and of transactions affecting my assets and liabilities.
- (b) Prepare, execute, and file tax and tax information returns for all periods required by the laws of the United States, a state, or a subdivision of a state, or a foreign government, prepare, execute, and file other tax related documents for all tax periods, including requests for an extension of time, offers, waivers, consents, powers of attorney, closing agreements, and petitions to a tax court regarding tax matters, and prepare, execute, and file all other instruments my attorney considers desirable or necessary for the safeguarding of me against excessive or illegal taxation or against

penalties imposed for claimed violation of a law or other governmental regulation. This subdivision is intended to be sufficiently definite to permit my attorney to represent me respecting all taxes I have paid and all tax returns I have filed, either personally or through an attorney, with the Internal Revenue Service, another agency of the United States, a state department of revenue, a political subdivision of a state, or a foreign country, or a political subdivision of a foreign country.

- (c) Prepare, execute, and file a return, report, declaration, or other document required by the laws of the United States, a state, a political subdivision of a state, or a foreign government, including a report or declaration required by the Social Security Administration, the commissioner of economic security, or other similar agency that my attorney considers desirable or necessary for the safeguarding or maintenance of my interest.
- (d) Prepare, execute, and file a record, report, or statement my attorney considers desirable or necessary for the safeguarding or maintenance of my interest with respect to price, rent, wage, or rationing control, or other governmental activity.
- (e) Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when my attorney considers the action to be desirable for the execution of a power permitted under this Section.
- (f) Perform any other acts in connection with the preparation, execution, filing, storage, or other use of records, reports, or statements of or concerning my affairs.

The powers described in this Section are exercisable equally with respect to records, reports, or statements of or concerning my affairs existing at the time of the giving of this Power of Attorney or arising after that time, whether arising in Indiana or in another jurisdiction.

Section 14. Estate Transactions.

- (a) 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 me.
- (b) Assert an interest in and exercise power over a trust, an estate, or property subject to fiduciary control.
- (c) Establish a revocable trust solely for the benefit of me that terminates at my death.

- (d) Exercise all powers with respect to estates and trusts which I could exercise. However, my attorney may not make or change a will.
- (e) My attorney may have access to, and copy, but not hold, my will, trusts, and other personal records to the extent necessary for my attorney to act under this Section.

In exercising powers of amendment or revocation, or powers to expend or withdraw property passing by trust, contract, or beneficiary designation at my death, including specifically bequeathed property, joint accounts, life insurance, trusts, and retirement plans, my attorney shall take my estate plan into account to the extent the estate plan is known to my attorney.

My attorney is not liable to a beneficiary of my estate plan for an action performed under this Section unless my attorney in fact acts in bad faith.

Section 15. Health Care. Contemporaneously with the execution hereof I have designated, constituted and appointed my said attorney as my Health Care Representative (my "Health Care Representative"), a copy of which declaration and/or appointment is attached hereto and made a part hereof as if fully set forth herein.

Section 16. General Authority. To delegate in writing to one (1) or more persons any or all powers given to my attorney by this Power of Attorney.

Section 17. General Authority With Respect To All Other Matters. 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 hereby by giving and granting unto my said attorney full power and authority to make, execute, acknowledge and deliver any and all instruments of every kind and nature whatsoever and to do and perform all and every act and thing whatsoever required and necessary or convenient to be done in and about the premises, as fully to all intents and purposes as I might or could do if personally present at the doing thereof, with full power of substitution and revocation, hereby ratifying and confirming all that my said attorney or my said attorneys duly appointed substitute or substitutes shall lawfully do or cause to be done by virtue thereof.

ARTICLE II.

REVOCATION OF PRIOR POWERS

I hereby revoke all powers of attorney, general and/or limited, heretofore granted by me as principal and terminate all agency and/or attorney in fact relationships created under any such prior powers, including those of all successor agents and/or attorneys named or contemplated therein, if any.

ARTICLE III.

SUCCESSOR ATTORNEY

If my attorney hereinabove designated and appointed should die, become mentally or physically incapacitated, resign, refuse to act, become unavailable, or become legally separated or divorced from me (in the event my said attorney is my spouse), I then and do hereby designate and appoint as my successor attorney in fact (my "successor attorney"), PAULA MANOSKI.

ARTICLE IV.

GUARDIAN OF MY PERSON AND ESTATE

I hereby designate, constitute and appoint my said attorney as the guardian of my person if I am adjudged to be a disabled person and require the appointment of a guardian of my person. I hereby designate, constitute and appoint my said attorney as the guardian of my estate if I am adjudged to be a disabled person and require the appointment of a guardian of my estate.

If my guardian hereinabove designated and appointed should die, become mentally or physically incapacitated, resign, refuse to act, become unavailable, or become legally separated or divorced from me (in the event my said guardian is my spouse), I then and do hereby designate and appoint as my successor guardian (my "successor guardian"), PAULA MANOSKI.

**This Document is the property of
the Lake ARTICLE V. recorder!**

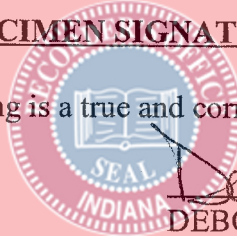
REPRODUCTIONS

Reproductions of this executed original (with reproduced signatures and the certificate of acknowledgment) shall be deemed to be original counterparts of this Power of Attorney.

ARTICLE VI.

SPECIMEN SIGNATURE

I hereby certify that the following is a true and correct specimen signature of my attorney:




DEBORAH L. DEGEER

ARTICLE VII.

MISCELLANEOUS PROVISIONS

This Power of Attorney is intended to be valid and given full faith and credit in any jurisdiction or state in which it is presented.

My attorney shall not be entitled to any compensation for services performed hereunder, but shall be entitled to reimbursement for all reasonable expenses incurred and paid, including transportation costs, as a result of carrying out any provisions of this Power of Attorney.

My attorney, including his or her heirs, legatees, successors, assigns, personal representatives, and estate acting in good faith hereunder, is hereby released and forever discharged from any and all liability (including civil, criminal, administrative, or disciplinary) and from all claims or demands of all kinds whatsoever by me or my heirs, legatees, successors, assigns, personal representatives, or estate arising out of the acts of omissions of my attorney, except for willful misconduct or gross negligence.

If any part or provision of this Power of Attorney shall be invalid or unenforceable, such part or provisions shall be ineffective to the extent of such invalidity or unenforceability only without affecting the remaining parts or provisions of this Power of Attorney in any manner whatsoever.

This Power of Attorney, and actions taken by my attorney properly authorized hereunder, shall be binding upon me, my heirs, successors, assigns, legatees, guardians and personal representatives.

Notwithstanding any other provision to the contrary elsewhere expressed herein I do hereby incorporate by reference all of the powers granted an Attorney-in-Fact under the provisions of Indiana Code Sections *Ind. Code* § 30-5-5-2 through *Ind. Code* § 30-5-5-19 and grant these powers to my said attorney and to his or her successor under this Power of Attorney.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my seal this 1ST day of June, 2007.



Margaret S. DeGeer
MARGARET S. DEGEER

We hereby certify that the foregoing document was in our presence on the date last written, signed and sealed by MARGARET S. DEGEER who requested us to act as witnesses thereto, and we, in her presence and in the presence of each other, believing her to be of sound mind and memory, acting voluntarily and not under duress or constraint of any kind, saw her sign and seal the foregoing document, and thereupon hereunto subscribed our names as attesting witnesses thereto.

Stacy Shearer
STACY SHEARER
107 West 79th Avenue
Merrillville, IN 46410

Heather Kociara
HEATHER KOCIARA
107 West 79th Avenue
Merrillville, IN 46410

STATE OF INDIANA
COUNTY OF LAKE

SS:

BEFORE ME, the undersigned, a *Notary Public* in and for said County and State, this 1st day of June, 2007, personally appeared MARGARET S. DEGEER and acknowledged the execution of the foregoing document as her free and voluntary act.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal.

Resident of Porter County

My Commission Expires: 7/9/08

Heather Kociara
HEATHER KOCIARA, *Notary Public*

HEATHER KOCIARA
NOTARY PUBLIC
SEAL
STATE OF INDIANA
My Commission Expires July 9, 2008



"I affirm, under the penalties for perjury, that I have taken reasonable care to redact each Social Security number in this document, unless required by law." Chris Burk

PREPARED BY: **STEPHEN M. BRENMAN, STEPHEN M. BRENMAN, P.C.**
Attorneys at Law, Westfield Commons, South Complex,
107 W. 79th Ave., Merrillville, IN 46410; (219) 791-0000.

No: 920095532

LEGAL DESCRIPTION

That part of Tract 41 in Crown Ridge Estates Unit Three, a Planned Unit Development in the City of Crown Point, as per plat thereof, recorded in Plat Book 82 page 53, in the Office of the Recorder of Lake County, Indiana., lying North of a line drawn at right angles to and through a point on the East line of said Tract 41, said point being 48.87 feet South of the Eastmost Northeast corner of said Tract 41.

Property No. 45-12-33-257-031.000-029

