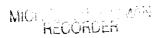


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## **DURABLE POWER OF ATTORNEY**

Robert Loera, AKA

JOHN R. LOERA, currently of Crown Point, Indiana, as my Attorney in Fact. In the event of the death, incapacity or resignation of such person, I appoint, BETH SHEGICH, currently of Crete, Illinois, as my true and lawful Successor Attorney in Fact.

This Power of Attorney shall become effective upon the execution hereof. It shall not be terminated by my incapacity. My Attorney in Fact shall exercise the powers granted hereunder in a fiduciary capacity with due care and in good faith. Subject to the above designation of a successor, the person who is acting as my Attorney in Fact from time to time can name a successor Attorney in Fact for me. A successor Attorney in Fact shall have all of the powers herein granted to mypinitial Attorney in Fact. I hereby nominate the person who is serving as my Attorney in Fact as my guardian in the event that it is necessary to appoint a guardian for me. My Attorney in Fact shall have the power:

- 1. To take all action with respect to my property and affairs as I cause affairs affairs as I cause affairs as I cause affairs as I cause affairs affair
- 2. To acquire, own, manage, lease, mortgage, sell and otherwise deal with real estate and to have general authority with respect to real estate transactions as provided in IC 30-5-5-2. Said authority regarding real estate includes, but is not limited to, real estate located at 2344 Indianapolis Boulevard, Whiting, Indiana 46394.

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- 3. To acquire, own, manage, sell and otherwise deal with tangible personal property and to have general authority with respect to tangible personal property transactions as provided in IC 30-5-5-3.
- 4. To acquire, own, vote, participate in reorganizations, pledge, sell and otherwise deal with securities and to have general authority with respect to bond, share and commodity transactions as provided in IC 30-5-5-4.
- 5. To maintain bank accounts, to sign checks and notes and to enter my safe deposit box and control the contents thereof and to have general authority with respect to banking transactions as provided in IC 30-5-5-5.
- 6. To manage, sell and otherwise deal with any proprietorship or partnership in which I have an interest and to have general authority with respect to business operating transactions as provided in IC 30-5-5-6.
- 7. To acquire, pay premiums, borrow or otherwise deal with insurance and to have general authority with respect to insurance transactions as provided in IC 30-5-5-7 without the limitations contained in IC 30-5-5-9 except as modified in paragraph 9 hereof.
- 8. To exercise all of the rights that I may have as a beneficiary with respect to an estate, trust or other fund and to have general authority with respect to beneficiary transactions as provided in IC 30-5-5-8.
- 9. In the event I become permanently mentally incapacitated, to make gifts of my property and to have general authority with respect to gift transactions as provided in IC 30-5-5-9 except that the Thirteen Thousand Dollar (\$13,000.00) limit on gifts to my

Attorney in Fact and his or her dependents shall not apply and gifts to members of my family may be made if they are in the best interests of the recipients so long as such gifts:

(a) are not adverse to my best interest; and (b) are made to or for the benefit of my spouse or my descendants per stirpes.

- 10. To take such action as is reasonable or necessary to bind up any matters in which I am acting as a fiduciary in the event of my death or incapacity.
- 11. To exercise all of my legal rights with respect to any matter in which I may have legal rights or legal obligations and to have general authority with respect to claims and litigation as provided in IC 30-5-5-11.
- 12. To provide for the care, support, and education of members of my family and to have general authority with respect to family maintenance as provided in IC This Document is the property of 30-5-5-12.
- 13. To exercise my military service benefit rights, if any, and to have general authority with respect to benefits from military service as provided in IC 30-5-5-13.
- 14. To maintain records of my property and affairs, to file tax returns on my behalf, to have access to my confidential tax records and to have full power and authority to act on my behalf in dealings with taxing authorities and to have general authority with respect to records, reports and statements as provided in IC 30-5-5-14.
- 15. In the event I become permanently mentally incapacitated, to exercise all powers with respect to estate and trusts that I can exercise including the power to disclaim interests that I would otherwise be entitled to receive and to have general

authority with respect to estate transactions as provided in IC 30-5-5-15 with the additional power to create and fund trusts for the benefit of members of my family so long as the trust interests so created: (a) are not adverse to my best interests; and (b) are made for the benefit of my spouse and/or my descendants per stirpes.

This Durable Power of Attorney ("DPA") shall remain in effect until my death or earlier delivery of a written revocation of this DPA to the persons serving as my Attorney in Fact hereunder and, if this DPA is recorded, such revocation shall reference the recorded DPA and shall be recorded in each county where this DPA has been recorded.

The references herein to sections of the Indiana Powers of Attorney Act, IC 30-5, shall be deemed to be references to the comparable provisions of any amended or successor statute if such Act is amended or replaced.

Dated this 7<sup>th</sup> day of March, 2010 County Recorder!

Robert Loera, AKA ROBERT LOERA, SR.

STATE OF INDIANA )
) SS:
COUNTY OF LAKE )

Before me, a Notary Public in and for said County and State, personally appeared / Robert Loera, AKA ROBERT LOERA, SR., who acknowledged the execution of the foregoing Durable Power of Attorney.

Witness my hand and Notary Seal this 7th day of March, 2010.

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## Legal description

Lot 4 in Block 2 in South Park Subdivision, in the City of Hammond, as per plat thereof, recorded in Plat Book 11 page 18, in the Office of the Recorder of Lake County, Indiana. 45-03-07-479-006.000-033

