

POWER OF ATTORNEY

POWER OF ATTORNEY OF LUCILLE G. DOWNEY (GRANTOR) TO DAVID P. DOWNEY (ATTORNEY-IN-FACT). I hereby nominate, constitute and appoint my son, DAVID P. DOWNEY, of Munster, Indiana, as my true and lawful attorney-in-fact to do and perform for me and in my name the following:

(1) Banking and Financial Transactions - (a) To open accounts, in my name or on my behalf, in any bank or trust company, savings and loan company, insurance company, credit union, or any other banking or savings institution, and to deposit into such accounts, or into accounts now existing or hereafter established in my name, any money, checks, notes, drafts, acceptances or other evidences of indebtedness payable to or belonging to me, including but not being limited to checks or drafts issued by the Treasurer of the United States or any other official, bureau, department or agency of the United States Government or by the Treasurer or similar official of any state, or any other official, bureau, department or agency of any State, municipality or other government body; and to disburse, withdraw or receive from such accounts, all or any part of the balance therein; (b) to deposit into any of such accounts; (c) to sign checks, withdrawals, drafts, receipts or other documents as may be required in connection with disbursement or withdrawal, from or receipt of such accounts; and (d) to have access to and to remove any or all of my property contained or held in any safety deposit box.

(2) Motor Vehicles - To sell, lease, maintain, insure, license and re-license any motor vehicle which I may own or in which I may have an interest and to execute and deliver any instruments required so to do.

(3) Tax Matters - (a) To prepare, execute and file on my behalf income and other tax returns and pay any amount determined due; (b) to prepare, execute and file on my behalf documents pertaining to real estate and personal property taxes, assessments, and applications for exemptions; and (c) to act on my behalf in tax matters where it may be necessary to negotiate, compromise and settle tax disputes, including appealing determinations of value assessments and taxes due.

(4) Conduct of Business - (a) To manage my property and to conduct my business affairs, including but not limited to selling, buying, leasing, managing and maintaining any real or personal property which I may own; (b) to recover, obtain and hold possession of any real estate, monies, goods, chattels, debts, or any other thing in which I may have an interest; and (c) to pay, discharge or compromise any of my debts or other obligations.

(5) Securities Transactions - (a) To purchase or otherwise acquire, to sell or otherwise dispose of securities including, but not limited to, stocks, bonds, notes and other securities or evidences of indebtedness, all at such price and on such terms as my attorney-in-fact may determine; (b) to vote any such securities in my name, in person or by proxy; and (c) to receive dividends and other distributions on such securities.

(6) Other Powers Specifically Designated: To do any and all things for me and on my behalf that I could have done during my lifetime for myself, which includes any and all health care and medication decisions, as well as the authority to make gifts on my behalf. I incorporate by reference herein all the descriptive language set forth in IC 30-5-5-2 through IC 30-5-5-19.

IN FURTHERANCE OF THESE POWERS, I give my attorney-in-fact power and authority to do for me and in my name those things which such attorney deems expedient to and necessary to effectuate the intent of this instrument, as fully as I could do personally for myself, reserving unto myself, however, the power to act on my own behalf and also to revoke the powers given in this instrument.

Any act or thing lawfully done by my attorney-in-fact under this instrument shall be binding on me and on my heirs, assigns and legal representatives.

Persons to whom this instrument may be delivered may rely on its being in effect and unrevoked unless I shall have executed a proper instrument of revocation and recorded it, or caused it to be recorded, in the Miscellaneous Records of Lake County, State of Indiana. This Power shall not be affected by my death. If not revoked as aforesaid, the powers given my attorney-in-fact shall automatically terminate on my death, and this instrument shall become null and void.

Signed this 5 day of OCTOBER, 1999, before a Notary Public who has duly witnessed my signing of this instrument in two counterparts, each of which shall be considered an original.

Counterpart No. TWO

PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

Lucille G. Downey
LUCILLE G. DOWNEY, GRANTOR

004642

908-174th st.

AMOUNT \$ _____
CASH _____ CHARGE _____
CHECK # 3240
OVERAGE _____
COPY _____
NON-COM _____
CLERK *RM*

2011 070127

2011 DEC -6 AM 11:10
219-996-0100

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
NORTHWEST INDIANA TITLE
162 WASHINGTON STREET
LOWELL, IN 46356

19092

DEC 06 2011

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Persons to whom this instrument may be delivered may rely on its being in effect and unrevoked unless I shall have executed a proper instrument of revocation and recorded it, or caused it to be recorded, in the Miscellaneous Records of Lake County, State of Indiana. This Power shall not be affected by my later incompetency. If not revoked as aforesaid, the powers given my attorney-in-fact shall automatically terminate on my death, and this instrument shall become null and void.

Signed this 5 day of OCTOBER, 1999, before a Notary Public who has duly witnessed my signing of this instrument in two counterparts, each of which shall be considered an original.

Counterpart No. TWO

Lucille G. Downey
LUCILLE G. DOWNEY, GRANTOR

908-174th pl. Hammond In
GRANTOR'S ADDRESS

STATE OF INDIANA, COUNTY OF LAKE, SS:

5 Before me, the undersigned, a Notary Public, in and for said County and State, this day of OCTOBER, 1999, personally appeared the Grantor named above, and acknowledged the execution of the above instrument to be her voluntary act and deed, for the uses and purposes therein stated.

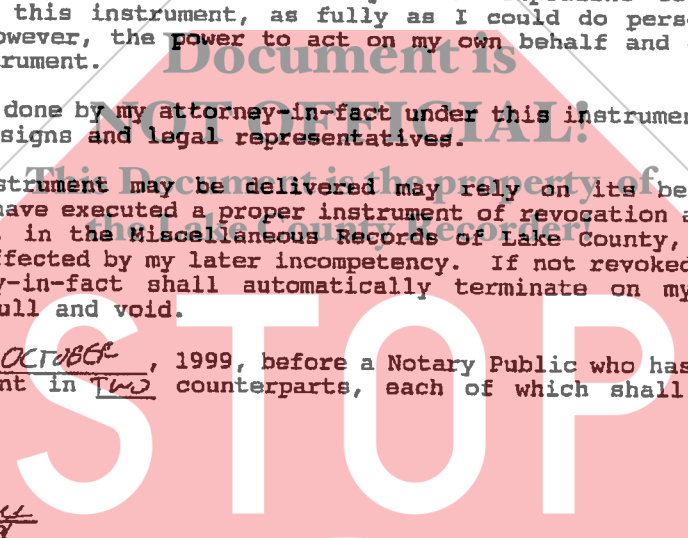
IN WITNESS WHEREOF, I have hereunto set my hand and official seal the day and year last above written.

"OFFICIAL SEAL"
My Commission Expires: Robert F. Tweedle
Notary Public, State of Indiana
Resident of Lake County Commission Expires 8/25/01 Notary Public

The attorney-in-fact represents and warrants that within his knowledge this Power is unrevoked and is still in full force and effect upon each and every exercise of powers herein granted.

David P. Downey
DAVID P. DOWNEY, ATTORNEY-IN-FACT

THIS INSTRUMENT PREPARED BY: JOHN F. TWEEDLE, #914-45, Attorney at Law
2633-45th St Highland TN 37033 (615) 644-0333



ANYBODY THAT I HAVE TAKEN REASONABLE CARE TO REDACT EACH SOCIAL SECURITY NUMBER IN THIS DOCUMENT UNLESS REQUIRED BY LAW.
Karin Downey