

POWER OF ATTORNEY AFFIDAVIT

Geri Gallardo, being first duly sworn upon oath deposes and says that:

1. That I am acting for and on behalf of Esther L. Spitzer by Geri Gallardo as Attorney in Fact, who has exercised a Power of Attorney unto me.
2. That a copy of the said Power of Attorney is attached hereto as "Exhibit A".
3. That the aforementioned Power of Attorney has not been revoked or extinguished by subsequent instrument or declaration or by the terms and conditions of the empowering instrument or by operation of law.
4. That the principal is alive competent, of majority, and in all other manners capable of functioning on their own behalf.

The affiant further saith not.

Geri Gallardo
Geri Gallardo

2011 12 23 14

State of Indiana, County of Lake ss:

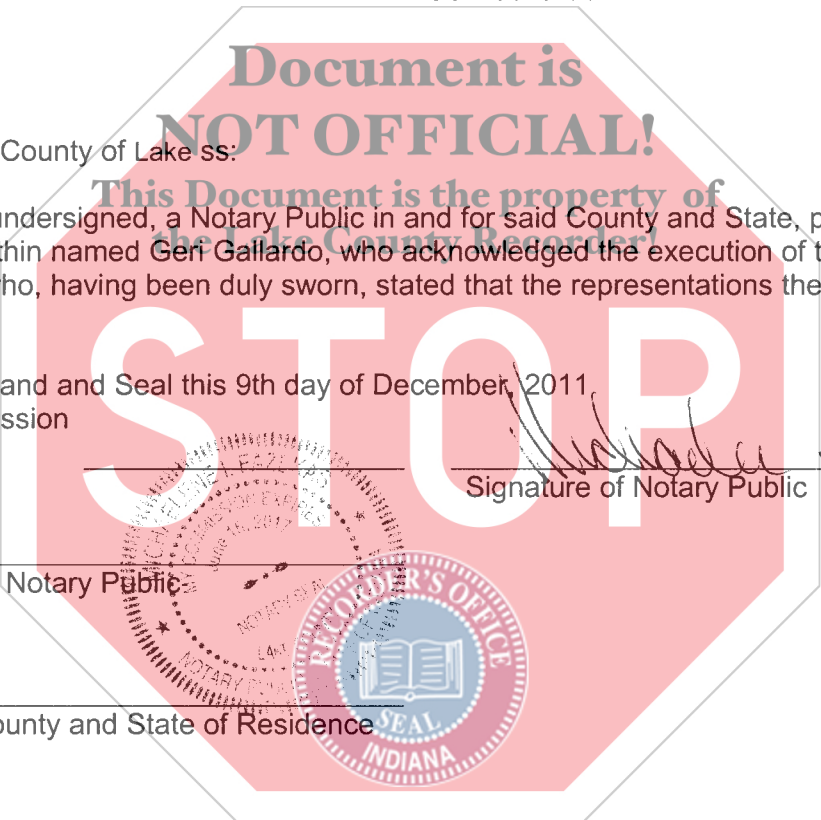
Before me, the undersigned, a Notary Public in and for said County and State, personally appeared the within named Geri Gallardo, who acknowledged the execution of the foregoing document and who, having been duly sworn, stated that the representations therein contained are true.

WITNESS, my hand and Seal this 9th day of December, 2011
My Commission Expires:

[Signature]
Signature of Notary Public

Printed Name of Notary Public:

Notary Public County and State of Residence:



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2011 DEC 14 10:32
MICHAELENE I. FAZEKAS
NOTARY PUBLIC

This instrument was prepared by: Debra A. Guy, Attorney-at-Law, IN #24473-71 MI #P69602
202 S. Michigan Street, Ste. 300, South Bend, IN 46601

FILED

DEC 13 2011

PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

Return Original Affidavit to:

Meridian Title Corp.
1447 S. Lake Park Ave.
Hobart IN 46342
MF

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. MICHAELENE I. FAZEKAS

11-14810(2)

22nd
Am Can
MT
Am

029944

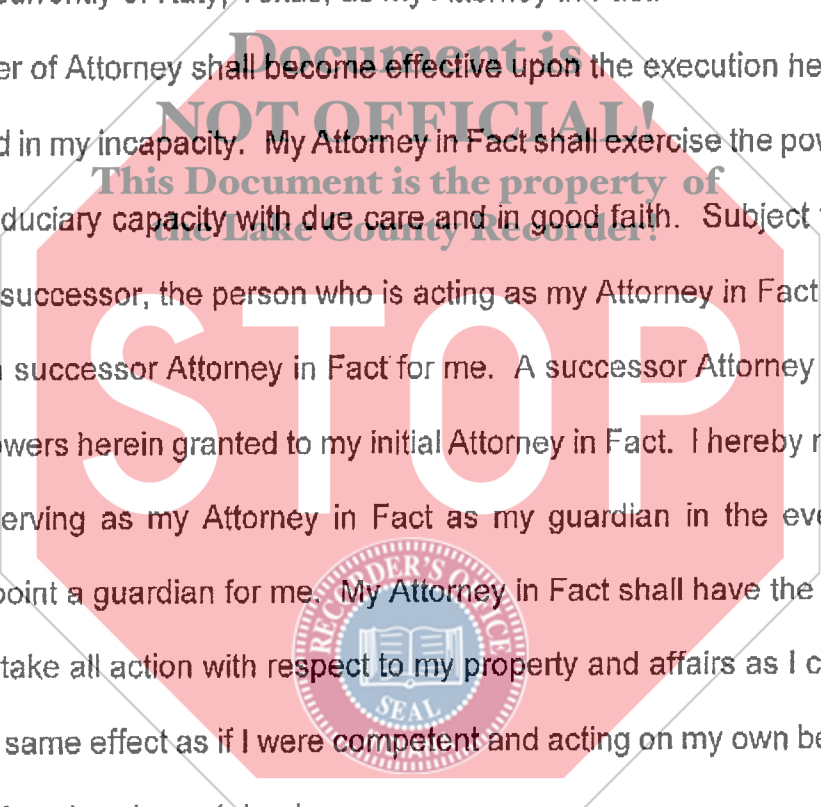
DURABLE POWER OF ATTORNEY

I, **ESTHER L. SPITZER**, of Hobart, Lake County, Indiana, hereby appoint my husband, **ROBERT D. SPITZER**, currently of Hobart, Lake County, Indiana, as my Attorney in Fact. In the event that **ROBERT D. SPITZER** is unable or unwilling to serve in such capacity as my Attorney in Fact, then I do hereby appoint my daughter, **GERI GALLARDO**, currently of Portage, Porter County, Indiana as my Attorney in Fact. In the event that both **ROBERT D. SPITZER** and **GERI GALLARDO** are unable or unwilling to serve in such capacity as my Attorney in Fact, then I do hereby appoint my daughter, **LINDA L. KEY**, currently of Katy, Texas, as my Attorney in Fact.

This Power of Attorney shall become effective upon the execution hereof. It shall not be terminated in 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 my initial 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 could take as fully and with the same effect as if I were competent and acting on my own behalf subject only to the limitations herein contained.

2. To acquire, own, manage, sell, convey, lease, mortgage, grant an option to



purchase, or otherwise transfer, for such consideration and upon such terms as my Attorney in Fact shall deem advisable, including a contract for conditional sale; and also to execute and deliver any deed, sales agreement, lease, contract, and any other document(s) in such manner and form as may be necessary or required for my Attorney in Fact to transfer all or any part of my interest in any real estate, including but not limited to the following described real estate:

Part of the Northwest quarter of the Southeast quarter of Section 32, Township 36 North, Range 7 West of the 2nd P.M., described as: Commencing at a point 450.5 feet East of the Northwest corner of said Northwest quarter of the Southeast quarter and running thence West 38 feet, thence South 396 feet, thence East 33 feet, thence North 264 feet, thence East 4.5 feet, thence northerly to the place of beginning, containing 0.315 acres, more or less, in the City of Hobart, Lake County, Indiana excepting the North 20 feet thereof taken for street purposes.

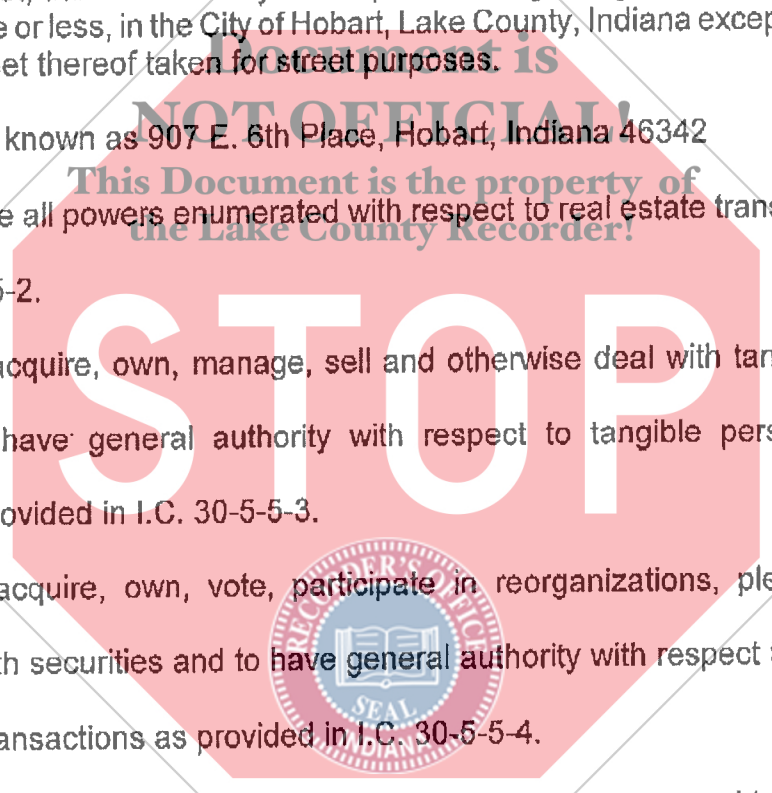
Commonly known as 907 E. 6th Place, Hobart, Indiana 46342

and to further have all powers enumerated with respect to real estate transactions as set forth in I.C. 30-5-5-2.

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 I.C. 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 I.C. 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 I.C. 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 I.C. 30-5-5-6.

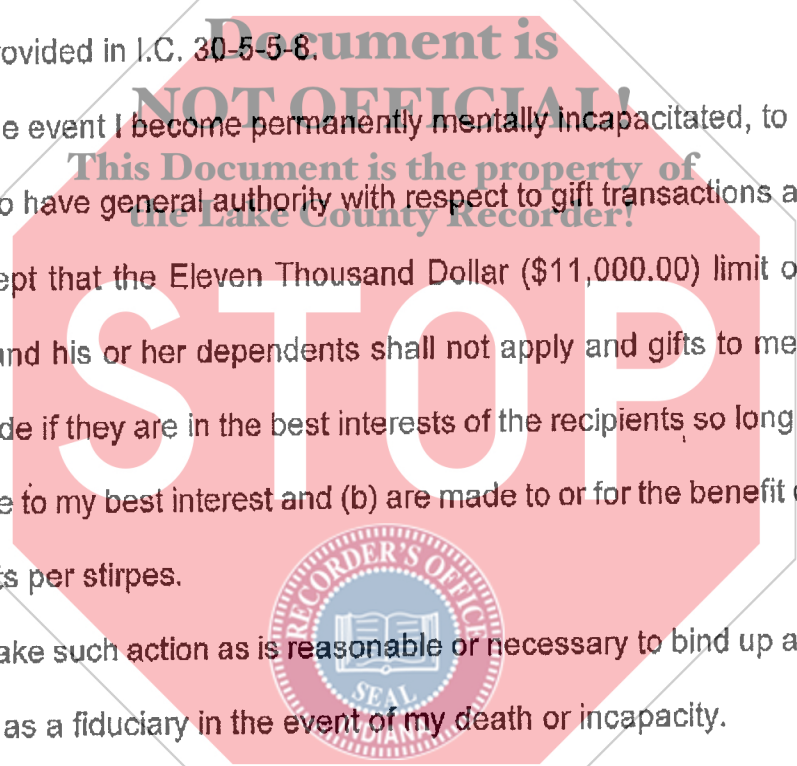
7. To acquire, pay premiums, borrow or otherwise deal with insurance and to have general authority with respect to insurance transactions as provided in I.C. 30-5-5-7 without the limitations contained in I.C. 30-5-5-9 except as modified in paragraph 9 hereof.

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 I.C. 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 I.C. 30-5-5-9 except that the Eleven Thousand Dollar (\$11,000.00) 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 I.C. 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 I.C. 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 I.C. 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 I.C. 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 I.C. 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 averse 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, I.C. 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 10th day of May, 2006.

Esther L. Spitzer
ESTHER L. SPITZER
907 E. 6th Place
Hobart, IN 46342
Social Security No. XXX-XX-9327

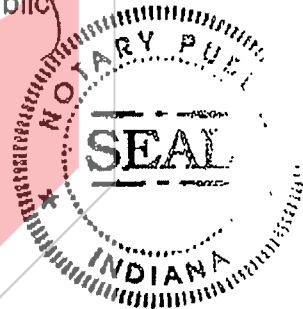
STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

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

BEFORE ME, a Notary Public in and for said County and State, personally appeared **Esther L. Spitzer** who acknowledged the execution of the foregoing Durable Power of Attorney this 10th day of May, 2006.

Denise Kessler
Denise Kessler, Notary Public

My Commission Expires: June 25, 2008
County of Residence: Porter



This instrument prepared by Richard E. Anderson
Anderson & Ward, P.C.
9211 Broadway
Merrillville, IN 46410
(219) 769-1892