

Durable Power of Attorney

I, **Maria De La Luz Tellez**, residing at 656 Pioneer Pass, Valparaiso, IN 46383, hereby appoint **Lisa A. Guzman**, of 656 Pioneer Pass, Valparaiso, IN 46383, as my Attorney-in-Fact ("Agent").

If my Agent is unable to serve for any reason, I designate **Bianca S. Villarruel**, of 640 East Marrew Place, Valparaiso, IN, as my successor Agent.

I hereby revoke any and all general powers of attorney and special powers of attorney that previously have been signed by me.

My Agent shall have full power and authority to act on my behalf. This power and authority shall authorize my Agent to manage and conduct all of my affairs and to exercise all of my legal rights and powers, including all rights and powers that I may acquire in the future. My Agent's powers shall include, but not be limited to the power to:

1. Conduct any business with any banking or financial institution with respect to any of my accounts, open maintain or close bank accounts (including, but not limited to checking accounts, savings accounts, and certificates of deposit) and other similar accounts with financial institutions.
2. Sell, exchange, buy, invest, or reinvest any assets or property owned by me. Such assets or property may include income producing or non-income producing assets and property.
3. Purchase and/or maintain insurance, including life insurance upon my life or the life of any other appropriate person.
4. Take any and all legal steps necessary to collect any amount or debt owed to me, or to settle any claim whether made against me or asserted on my behalf against any other person or entity.
5. Enter into binding contracts on my behalf.
6. Employ professional and business assistance as may be appropriate, including attorneys, accountants, and real estate agents.
7. Sell, convey, lease mortgage, insure, improve, repair, or perform any other act with respect to any of property (now owned or later acquired) including, but not limited to, real estate and real estate rights (including the right to remove tenants and to recover possession). This includes the right to sell or encumber my homestead legally described as:

Property #324800310012- 2nd Addition to East Gary Gardens All L. 12 Bl.4; COMMONLY KNOWN as 2389 State Street, Lake Station, IN

Property #324800310011-2nd Addition to East Gary Gardens All L. 11 Bl.4; COMMONLY KNOWN as 2481 State Street, Lake Station, IN

8. Prepare, sign, and file documents with any governmental body or agency, including, but not limited to authorization to:
 - a. Prepare, sign and file income and other tax returns with federal, state, local, and other governmental bodies.
 - b. Obtain information or documents from any government or its agencies, and negotiate, compromise, or settle any matter with such government or agency (including tax matters).
 - c. Prepare applications, provide information, and perform any other act required by any government or its agencies in connection with governmental benefits, including security benefits.
9. Disclaim any interest which might otherwise be transferred or distributed to me from any other person, estate, trust, or other entity, as may be appropriate.

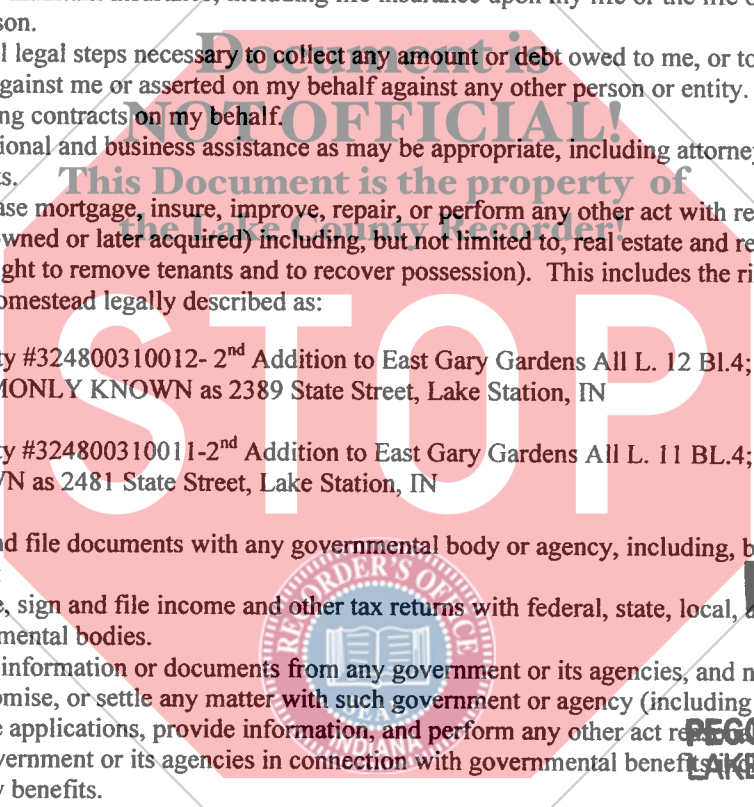
Initial MT

005025

2011 07 28 09

2011 DEC 29 PM 4:02

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD



FILED

DEC 29 2011

REGGIE HOLINGA KATONA
LAKE COUNTY AUDITOR

\$14
CS
CA
NON
CONF

This Power of Attorney shall be construed broadly as a Durable Power of Attorney. The listing of specific powers is not intended to limit or restrict the general powers granted in this Power of Attorney in any manner.

My Agent shall not be liable for any loss that results from a judgment error that was made in good faith. However, my Agent shall be liable for willful misconduct or the failure to act in good faith while acting under the authority of this Power of Attorney.

I authorize my Agent to indemnify and hold harmless any third party who accepts and acts under this document.

This Power of Attorney shall become effective immediately, and shall not be affected by my disability or lack of mental competence, except as may be provided otherwise by an applicable state statute. This is a Durable Power of Attorney. This Power of Attorney shall continue effective until my death.

Dated December 7th, 2011

Maria De La Luz Tellez Lisa A Guzman

Maria De La Luz Tellez, Grantor

Lisa A Guzman, Attorney-in-Fact

Document is NOT OFFICIAL!

This Document is the property of the Lake County Recorder!

State of IN, COUNTY OF Porter

This instrument was acknowledged before me on this 7th day of December, 2011

WITNESS my hand and official seal

Chasidy Parks

Notary Public, State of IN
My Commission Expires: Nov 30, 2012



MT

Initial _____