## **DURABLE POWER OF ATTORNEY**

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I, Linda Sue Moore, appoint my daughter, Leisa D. Chorazyczewski, of Lowell, IN as my true and lawful Attorney-in- Fact to act for me in my name, place, and stead, for my use and benefit, and to manage my affairs. This is an immediately effective durable power of attorney. This durable power of attorney is not affected by my subsequent incapacity, except as provided in Section 709.08, Florida Statutes, or any subsequent amendment to such statute.

All of my property, and all of my interests in property, are subject to this durable power of attorney. This instrument is to be construed and interpreted as a durable general power of attorney. The enumeration of specific items, rights, acts, or powers herein is not intended to, nor does it, limit or restrict, and is not to be construed or interpreted as limiting or restricting, the general powers herein granted to said attorney in fact.

Without limiting the broad powers conferred herein, I specifically grant the following powers to my attorney in fact:

1. General Power to Transact - To perform any act, power, duty, right or obligation whatsoever that I now have, or may hereafter acquire the legal right, power, or capacity to perform, in connection with, arising from, or relating to any person, item, transaction, thing, business, property, real or personal, tangible or intangible, or matter whatsoever;

Power With Respect to Accounts & Instruments - To establish or open accounts, certificates of deposit and any other form of account or instrument for me with financial institutions of any kind to modify, terminate, make deposits to and write checks on and endorse checks for or make withdrawals from all accounts in my name or with respect to which I am an authorized signatory; to negotiate, endorse or transfer any checks or other instruments with respect to any such accounts; to contract for any services fendered by any financial institution;

- 3. Power With Respect To Safe-Deposit Boxes To contract with any institution for the maintenance of a safe-deposit box in my name; to have access to all safe-deposit boxes in my name or with respect to which I am an authorized signatory in my individual capacity; to add to and remove the contents of any such safe-deposit box and to terminate any and all contracts for such boxes;
- 4. Lower to Sell and Buy To sell and buy tangible, intangible or mixed property, upon such terms and conditions as my attorney in fact deems appropriate; to use any credit card held in my name and to sign such charge slips as may be necessary to use such credit cards; and to repay from any funds belonging to me, any money borrowed and to pay for any purchases made or cash advanced using credit cards issued to me;
- Power To Exercise Rights In Securities To exercise all rights with respect to securities that I now own, or may hereafter acquire; to establish, utilize and terminate brokerage accounts; and to invest and reinvest any of my assets in stocks, common and/or preferred, bonds, notes, debentures, loans, mortgages, common trust funds, or other securities or property, real or personal, upon such terms and conditions as my attorney in fact deems appropriate;
- 6. Power with Respect to IRAs and Qualified Plans To do anything I may do relating to an I.R.A. or qualified plan account (except a change of plan Alefter 1812) including but not limited to directing investments, withdrawing assets, making elections and rolling over assets into and out of plans;

  PEGGY HOLINGA KATONA
  LAKE COUNTY AUDITOR

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- 7. Power To Borrow Money (Including Any Insurance Policy Loans) To borrow money for my account upon such terms and conditions as my attorney in fact deems appropriate and to secure such borrowing by the granting of security interests in any property or interest in property, which I may now or hereafter own; to borrow money upon any life insurance policies owned by me upon my life for any purpose and to grant a security interest in such policy to secure any such loans, and no insurance company shall be under any obligation whatsoever to determine the need for such loan or the application of the proceeds therefrom;
- 8. Power With Respect to Real Property To purchase real property; to manage, maintain, alter, lease, sell, mortgage, exchange, join in, encumber or otherwise dispose of all interests in real property (including homestead real property) belonging to me, upon such terms and conditions as my attorney-in-fact deems appropriate; to renew leases of the same or to execute, acknowledge and deliver leases therefore; to execute deeds of conveyance; to pay or challenge taxes and assessments that may be a lien or charge upon any of my real property; and to receive rentals from or the proceeds of sale of any of my real property;
- 9. <u>Power To Engage in Business</u> To conduct, engage in and transact any and all lawful business of whatever nature or kind for me, on my behalf and in my name;
- 10. Power To Demand, Compromise & Receive To demand, arbitrate, settle, sue for, collect, receive, deposit, expend for my benefit, reinvest or make such other appropriate dispositions of, all cash, rights to payments of cash, property (tangible, intangible and/or mixed), rights and/or benefits to which I am now or may in the future become entitled, regardless of the identity of the individual or public or private entity involved (and for purposes of receiving Social Security benefits, my attorney in fact is herewith appointed as my Representative Payee); to compound, compromise, settle and adjust all claims and demands whatsoever which I may now owe or be liable for; and to utilize all lawful means and methods for such purposes;
- Power With Respect To Taxes To make, prepare, sign and file for me and on my behalf any and all required tax estimates and returns, federal, state or local, as well as any waivers, affidavits, schedules or other forms required or permitted to be filed in connection therewith, and to protest and appeal any assessments or determinations of tax against me which my attorney in fact deems to have been made without proper warrant;
- 12. Power With Respect To Documents To sign, acknowledge, record and deliver agreements, affidavits, bills of sale, stock powers, deeds, leases, mortgages, notes, receipts, releases, satisfactions, journal entries, certificates and such other documents which or convenient in execution of the powers hereinbefore expressly conferred upon my attorney in fact; to execute and deliver applications for automobile license plates and certificates of title and to endorse for transfer and to deliver certificates of title; and to execute and deliver applications for insurance (including, without limitation, insurance on my life) and to cancel and select the amounts therefore;
- 13. <u>Power To Engage Services</u> To engage the services of and compensate attorneys at law, appraisers, accountants, brokers, real estate managers, investment counselors, and such other persons as may be proper or convenient to advise and assist in the management, maintenance and disposition of my property;
- 14. <u>Power To Incur Obligations</u> To incur obligations for the maintenance, support, health, care, well-being, comfort and welfare of me and my family and to satisfy such obligations out of my money or property;

- 15. <u>Power To Transfer Assets Into Trust</u> To add any real, personal or other kind of property into any trust created by me;
- 16. Power To Make Gifts To make any gifts, as my attorney-in-fact shall see fit, including gifts to a custodian for a minor under a Transfers To Minors Act or any similar act; provided, however, such gifts shall not exceed the annual exclusion set forth in Section 2503(b), Internal Revenue Code, per donee, per calendar year;
- 17. <u>Power To Make Health Care Decisions</u> To make all health care decisions on my behalf, including but not limited to, those set forth in chapter 765, Florida Statutes and to serve as my personal representative for all purposes of the Health Insurance Portability and Accountability Act of 1996 ("HIPAA");
- Revocable Living Trust or similar document previously made by me as may be needed, in the opinion of my attorney in fact to carry out the intended purposes of such Trust instrument including, but not necessarily limited to those provisions which otherwise provide for my care, support, comfort, maintenance and best interest during my lifetime and the lifetime of my spouse, if any. I do not intend, however, that my attorney in fact be empowered to amend such Trust or Trusts so as to change the express plan of disposition of Trust assets to be made after my death. My attorney in fact is, however, authorized and empowered to make transfers by gift or transfers for value of any real or personal property, tangible or intangible or mixed to the Trustee of any such Trust or Trusts with the consent of the acting Trustee thereof and to execute any and all instruments necessary or appropriate to effectuate such gift, transfer or conveyance; and
- 19. Power To Qualify For Medicaid To execute in my behalf any "Income-Only Trust Agreement", "Medicaid Trust Agreement" or other Agreement or Trust Agreement (Revocable or Irrevocable) as may be needed, in the opinion of my attorney in fact, to hold, manage and distribute all or any portion of my assets and/or income in order that I and my spouse, if any, as the case may be, may be entitled to receive benefits and services from State, Federal and other governmental and quasi-governmental sources including but not limited to Medicare, Medicaid and Social Security benefits.

Ratification and Power to Revoke. I hereby ratify and confirm all that my attorney in fact shall lawfully do, or cause to be done, by virtue of this durable power of attorney. I reserve the right to revoke this durable power of attorney.

Exoneration of Attorney in Fact. My attorney in fact shall not be liable for any acts or decisions made by my attorney in fact in good faith and under the terms of this durable power of attorney.

Protection from Liability. Each person relying or acting upon the authority granted to my attorney in fact, pursuant to this durable power of attorney, shall be held harmless by me, my heirs and successors, from any loss suffered or liability incurred as a result of actions taken, provided that such person has not previously received written notice of (i) any partial or total revocation by me of this durable power of attorney; (ii) the initiation of any proceeding in a court of competent jurisdiction to determine my partial or total incapacity; or (iii) my death. It is provided, however, that a proceeding to determine my incapacity shall not affect the authority of my attorney in fact to make health care decisions for me.

Refusal To Permit Proper Exercise Of Authority. In any judicial action related to the use or attempted use of this durable power of attorney, including, but not limited to an action arising from (i) the unreasonable refusal of a third party to allow my attorney in fact to act pursuant to the power granted by this instrument, or (ii) any challenge to the proper exercise of authority by my attorney in fact, the prevailing party is entitled to recover damages and costs, including reasonable attorney fees.

Joint or Individual Authority. If two or more individuals are appointed hereunder to act simultaneously as my attorneys in fact, all of the powers granted hereunder may be exercised by them, either individually or jointly; and, in such event, the use herein of the singular form, attorney in fact, shall be deemed to include the plural form, attorneys in fact, and vice versa. Each person or entity relying or acting upon the authority granted to my attorneys in fact pursuant to this power of attorney may rely upon the acts or decisions of only one of such attorneys in fact.

<u>Severability</u>. If any provision of this durable power of attorney shall be determined to be invalid, unenforceable or contrary to Florida law, then only such provision shall be disregarded and the validity and/or enforceability of the remaining provisions of this instrument shall in no way be affected thereby.

Governing Law. I hereby confirm that I am a permanent resident of the State of Florida and that this durable power of attorney shall be governed by Florida law. However, this power of attorney shall be exercisable in any other state or jurisdiction.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 30 day of
November, 2010. Document is
Linda Sue Moore
Witnesses:  This Document is the property of
the Lake County Recorder! Thichol
Print Name of Witness Leonardo Rivera Print Name of Witness Jenn; fer Nichols
STATE OF FLORIDA COUNTY OF PARTE
The foregoing instrument was acknowledged before me this 30 day of January, 2010, by *, Link Sugar
who is personally known to me; or produced a driver's license issued by the Florida Department of Highway Safety and Motor Vehicles as identification.
Department of Trighway Safety and Wotor Vehicles as Identification.
NOTARY PUBLIC STATE OF FLORIDA JEAN M. DUVAL Comm. # DD 734476 Comm. Exp. Dec. 10,2011