

CERTFIED as a true and exact community fith Community fith Community fith Comment.

General Durable Power of Attorney

Know all persons by these presents:

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I, Elsie Siddall, being a resident of the County of Lake, and State of Indianacof full age and competent to enter into contracts, do hereby make, constitute and appoint Joann M. Epple, 161 W. Sheffield Drive, Valparaiso, IN 46383, as my Attorney-in-Fact.

If said Joann M. Epple is unable to serve for any reason then I appoint Janes Siddall, 3695 Gateman, Portage, IN 46368, as successor Attorney-in-Fact.

I hereby revoke any and all general powers of attorney and special powers of attorney that previously have been signed by me. However, the preceding sentence shall not have the effect of revoking any powers of attorney that are directly related to my health care that previously have been signed by me.

My Attorney-in-Fact shall have full power and authority to act on my behalf. This power and authority shall authorize my Attorney-in-Fact 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. Such powers shall include all the following powers as set out in the below listed sections of the Indiana Code:

IC 30-5-5-2 conferring general authority with respect to real estate transactions;

IC 30-5-5-3 conferring general authority with respect to tangible personal property;

IC 30-5-5-4 conferring general authority with respect to bond, share, and commodity transactions;

IC 30-5-5-5 conferring general authority with respect to banking transactions;

IC 30-5-5-6 conferring general authority with respect to business operating transactions;

IC 30-5-5-7 conferring general authority with respect to insurance transactions;

IC 30-5-5-8 conferring general authority with respect to beneficiary transactions;

IC 30-5-5-9 conferring general authority with respect to gift transactions;

IC 30-5-5-10 conferring general authority with respect to fiduciary transactions;

IC 30-5-5-11 conferring general authority with respect to claims and litigation;

IC 30-5-5-12 conferring general authority with report to the maintenance;

IC 30-5-5-13 conferring general authority with respect to benefits from military service; MAK U 4 2013

IC 30-5-5-14 conferring general authority with respect to records, reports, and statements; **PEGGY HOLINGA KATOKA**

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PEGGY HOLINGA KATOKA

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IC 30-5-5-15 conferring general authority with respect to estate transactions.

This Power of Attorney shall not be affected by my subsequent disability or incapacity, and shall constitute a DURABLE POWER OF ATTORNEY within the meaning of the laws of the State in which it is executed.

In WITNESS WHEREOF, the undersigned has executed this instrument on the of November, 2001.

Elsie Siddall

State of Indiana)

) SS:

County of Lake)

Before me, a Notary Public in and for said County and State, personally appeared ELSIE SIDDALL who acknowledged the execution of the foregoing instrument.

Witness my hand and Notary Seal this 15 day of November, 2001.

My commission Expires: 12-15-01

County of Residence:

Printed Name

ROEIN WHITE
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
AMY COMMISSION REP. 15 2001

PREPARED BY: Cletus F. Epple, Attorney at Law