

**General Durable Power of Attorney  
Effective Upon Execution**

I, **Nana Navarro**, a resident of **6401 Ellsworth Place, Merrillville, County of Lake, Indiana 46410**; Social Security Number [REDACTED] designate **Lawrence Cak**, presently residing at 844 Shannon Drive, Crown Point, County of Lake, Indiana 46307 as my attorney in fact (referred to as "the Agent") on the following terms and conditions:

1. **Authority to Act.** The Agent is authorized to act for me under this Power of Attorney and shall exercise all powers in my best interests and for my welfare.
2. **Powers of Agent.** The Agent shall have the full power and authority to manage and conduct all of my affairs, and to exercise my legal rights and powers, including those rights and powers that I may acquire in the future, including the following:
  - a. **Collect and Manage.** To collect, hold, maintain, improve, invest, lease, or otherwise manage any or all of my real or personal property or any interest therein;
  - b. **Buy and Sell.** To purchase, sell, mortgage, grant options, or otherwise deal in any way in any real property or personal property, tangible or intangible, or any interest therein, upon such terms as the Agent considers proper, including the power to buy United States Treasury Bonds that may be redeemed at par to pay federal estate tax or to sell or transfer Treasury securities;
  - c. **Borrow.** To borrow money, to execute promissory notes therefor, and to secure any obligation by mortgage or pledge.
  - d. **Business and Banking.** To conduct and participate in any kind of lawful business of any nature or kind, including the right to sign partnership agreements, continue, reorganize, merge, consolidate, recapitalize, close, liquidate, sell, or dissolve any business and to vote stock, including the exercise of any stock options and the carrying out of any buy sell agreement; to receive and endorse checks and other negotiable paper, deposit and withdraw funds (by check or withdrawal slips) that I now have on deposit or to which I may be entitled in the future in or from any bank, savings and loan, or other institution;
  - e. **Tax Returns and Reports.** To prepare, sign, and file separate or joint income, gift, and other tax returns and other governmental reports and documents; to consent to any gift, to file any claim for tax refund; and to represent me in all matters before the Internal Revenue Service;
  - f. **Safe Deposit Boxes.** To have access to any safety deposit box registered in my name alone or jointly with others, and to remove any property or papers located therein;
  - g. **Proxy Rights.** To act as my agent or proxy for any stocks, bonds, shares, or other investments, rights, or interests I may now or hereafter hold;

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STATE OF INDIANA  
LAKE COUNTY  
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Dated: March 26, 2013

Nana Navarro

*Nana Navarro*

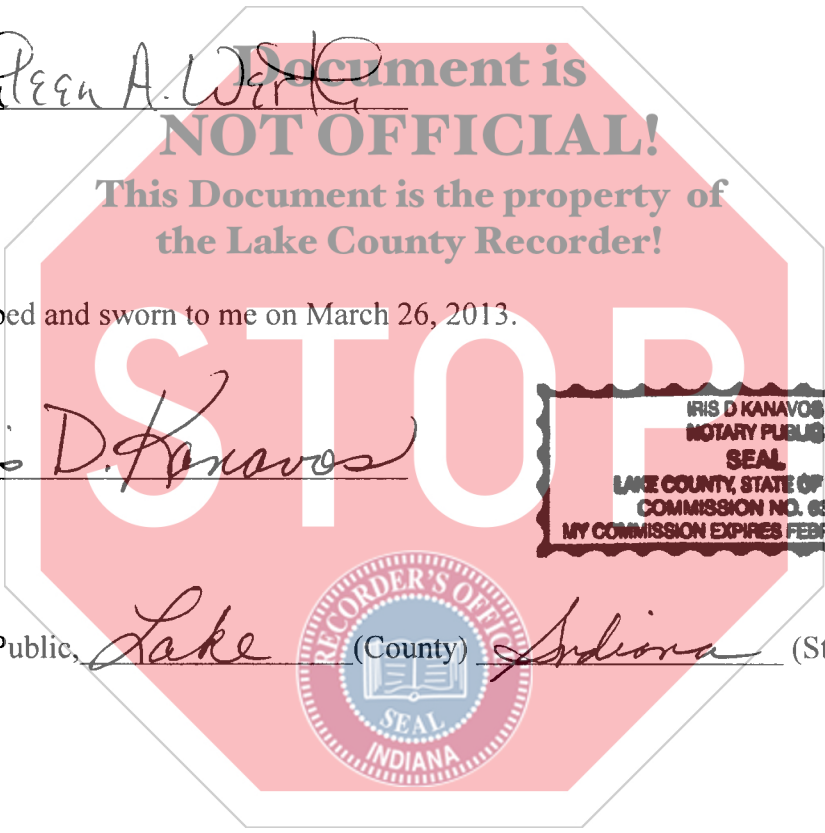
Signed in the presence of:

*Kathleen Liekut*

Witness

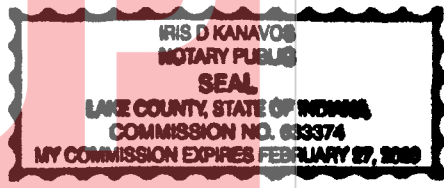
*Kathleen A. Work*

Witness



Subscribed and sworn to me on March 26, 2013.

*Iris D. Kanavos*



Notary Public,

*Lake*



(County)

*Indiana*

(State)