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**LIMITED POWER OF ATTORNEY
(REAL ESTATE)**

AKA
Renee A Richards

I, Renee Richards-Hill, San Francisco, California, being at least 18 years of age and mentally competent, do hereby designate James J. Richards of Lake County, State of Indiana, as my true and lawful attorney-in-fact.

I. POWERS AND PURPOSES

The above named attorney-in-fact shall have authority with respect to real property transactions pursuant to Ind. Code §30-5-5-2, pertaining to the transaction real estate described below, situated in Lake County, State of Indiana:

The West Half of the Northwest Quarter of Section 9,
township 32 North, Range 9 West of the 2nd P.M. in
Lake County, Indiana.

48-23-09-100-001-000-0

This authority shall include, by way of illustration and not limitation, the power

To make, draw and indorse promissory notes, checks or bills of exchange pertaining to the Real Estate and to waive demand, presentment, protest, notice of protest, and notice of non-payment of all such instruments;

To make and execute any and all contracts pertaining to the Real Estate;

To receive and to demand all sums of money, debts, dues, accounts, bequests, interest and demands pertaining to the Real Estate which are now or shall hereafter become due or payable to us and to compromise, settle or discharge the same;

To bargain for, contract concerning, buy, sell, encumber and in any way and manner, deal with personal property located upon or pertaining to the Real Estate;

To execute any and all documentation necessary to effectuate the transactions described above, including, but not limited to, closing statements, instruments of conveyance and supporting documentation, certifications, acknowledgements and like instruments.

II. EFFECTIVE DATE AND TERMINATION

A. This power of attorney shall be effective as of the date it is signed.

B. My disability or incompetence shall not affect or terminate this Power of Attorney.

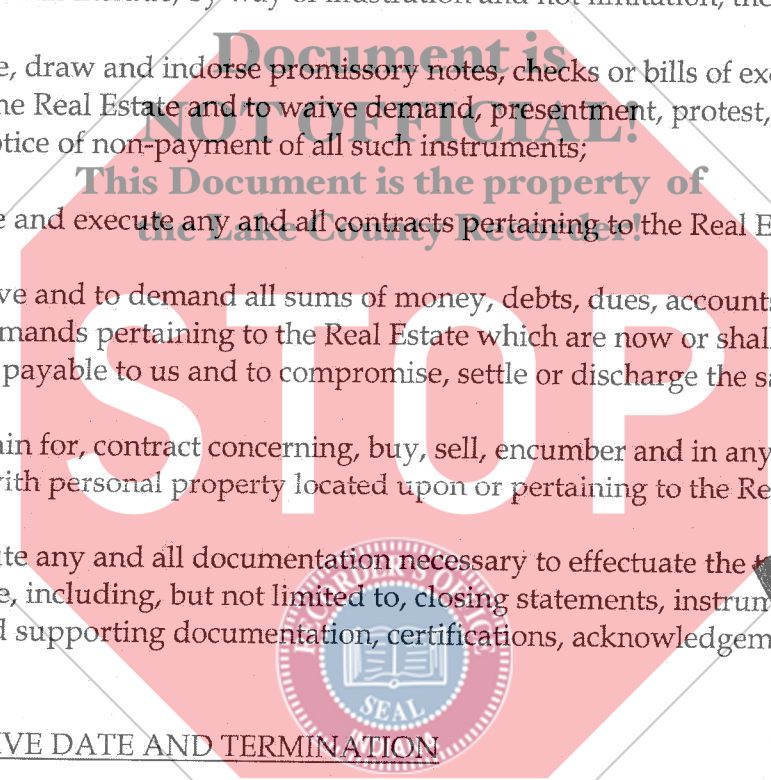
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MICHAEL B. BOGANN
RECORDER

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD



FILED
JAN 30 2014
PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

010437

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16.10
M.T.
P.P.

C. This power of attorney shall terminate upon the execution and recordation with the Recorder's Office of the County where the Real Estate is located a written revocation hereof.

III. RATIFICATION AND INDEMNIFICATION

I hereby ratify and confirm all that my attorney-in-fact shall do by virtue hereof. Further, I agree to indemnify and hold harmless any person who, in good faith, acts under this Power of Attorney or transacts business with my attorney-in-fact in reliance upon this Power, without actual knowledge of its revocation.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 3 day of Jan, 2014.

Renee A Richards

Printed: Renee Richards-Hill

STATE OF CALIFORNIA)
)
COUNTY OF _____)

Aka Renee A Richards

NOT OFFICIAL!

This Document is the property of

Before me, a Notary Public in and for said County and State, personally appeared Renee Richards Hill, who acknowledged the execution of the foregoing Power of Attorney, and who, having been duly sworn, stated that any representations therein contained are true.

WITNESS my hand and Notarial seal, this _____ day of _____, 2014.

Printed: _____ Notary Public

My Commission Expires: _____
County of Residence: _____



This instrument was prepared by Harold Abrahamson, Attorney at Law.

CALIFORNIA ALL-PURPOSE ACKNOWLEDGMENT

CIVIL CODE § 1189

State of California

County of San Francisco

On January 3/2014 before me, Matthew Walkup
Date Here Insert Name and Title of the Officer

personally appeared Renee Richards
Name(s) of Signer(s)

who proved to me on the basis of satisfactory evidence to be the person(s) whose name(s) is/are subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their authorized capacity(ies), and that by his/her/their signature(s) on the instrument the person(s), or the entity upon behalf of which the person(s) acted, executed the instrument.



I certify under PENALTY OF PERJURY under the laws of the State of California that the foregoing paragraph is true and correct.

WITNESS my hand and official seal.

Signature: [Handwritten Signature]
Signature of Notary Public

Place Notary Seal Above

OPTIONAL

Though the information below is not required by law, it may prove valuable to persons relying on the document and could prevent fraudulent removal and reattachment of this form to another document.

Description of Attached Document

Title or Type of Document: Limited POA

Document Date: 1/3/14 Number of Pages: 2

Signer(s) Other Than Named Above: _____

Capacity(ies) Claimed by Signer(s)

Signer's Name: Renee Richards Signer's Name: _____

- Corporate Officer — Title(s): _____
- Individual
- Partner — Limited General
- Attorney in Fact
- Trustee
- Guardian or Conservator
- Other: _____

Signer Is Representing: _____

RIGHT THUMBPRINT OF SIGNER

Top of thumb here

Individual

Partner — Limited General

Attorney in Fact

Trustee

Guardian or Conservator

Other: _____

Signer Is Representing: _____

RIGHT THUMBPRINT OF SIGNER

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