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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2014 049713

2014 AUG 19 AM 10:33

MICHAEL B. BROWN
RECORDER

**DURABLE POWER OF ATTORNEY FOR NORMA RINSEMA
NORTHWEST INDIANA TITLE
162 WASHINGTON STREET
LOWELL, IN 46556**

20617

219-876-0100

KNOW ALL MEN BY THESE PRESENTS that I, NORMA RINSEMA, hereby make, constitute and appoint my Children, JIM RINSEMA, BARBARA J. GASH, LAURA KRENTZ, JANIS KUIPER, and BETTY RINSEMA, individually or collectively (hereinafter called "Attorney"), as my true and lawful Attorney-in-fact for me and in my name, place and stead:

(1) To bargain, sell and convey in fee simple by deed (with or without covenants of general warranty or other covenants usual and customary in a warranty deed) or by land contract for such price(s), upon such terms of credit or otherwise and to such purchaser(s), specifically including, but not limited to Attorney, as Attorney determines, in Attorney's sole discretion, all or any part of my lands, tenements, or hereditaments or any interest therein, now owned or hereafter acquired by me, whether owned individually or in common with others; to pay and satisfy all mortgages, encumbrances, interest, taxes and assessments, and any other expenses that may be or become a lien or charge on any of said lands, tenements and hereditaments; to receive payment of the purchase price of any and all lands so sold and of any and all promissory notes, bonds, or other obligations received as evidence of the indebtedness or in payment therefor; to endorse, collect and receive payment of all checks, drafts or other media received in payment therefor; and to satisfy and discharge any and all mortgages securing any deferred portions of the purchase moneys; and

(2) To bargain, sell and convey by Bill of Sale, assignment or other proper instrument or conveyance (with or without customary warranties, terms and provisions) for such price(s), upon such terms of credit or otherwise and to such purchaser(s), specifically including, but not limited to Attorney, as Attorney determines, in Attorney's sole discretion, the whole or any part of my personal property or any interest therein, now owned or hereafter acquired by me, wherever situated, and whether belonging solely to me or in common with others; to pay and satisfy all security interest and other

AMOUNT \$ _____
CASH _____
CHECK # 2012 _____
OVERAGE _____
COPY _____
NON-COM _____
CLERK _____

\$21

CHARGE

FILED

AUG 19 2014

PEGGY HOLINGA KATONA
LAKE COUNTY AUDITOR

25871

encumbrances, taxes and assessments, and other expenses that may be or become a lien or charge on any of said personal property so sold and of any and all promissory notes, bonds or other obligations received as evidence of the indebtedness or in payment therefor; to endorse, collect and receive payment of all checks, drafts or other media received in payment therefor; and to satisfy and discharge all security interests, mortgages, encumbrances and liens securing any deferred portions or the purchase moneys; and

- (3) To negotiate, execute, acknowledge and deliver a lease(s) of any and all personal property and/or real estate, lands, tenements, or hereditaments now owned or hereafter acquired by me, whether individually or in common with others, upon such rentals, terms and conditions as Attorney determines, in Attorney's sole discretion; to collect, receive and deposit all rentals and other funds received pursuant to said lease(s); to make such repair and maintenance expenditures upon any real or personal property now owned or hereafter acquired by me, whether individually or in common with others, as Attorney determines, in Attorney's sole discretion; and to institute and prosecute such actions, proceedings and lawsuits incident to said lease(s) and to conduct such other activities related to such lease(s) as Attorney determines, in Attorney's sole discretion; and
- (4) To negotiate, execute, acknowledge and deliver any purchase agreement, deed or Bill of Sale for any real estate, lands, tenements, or hereditaments now owned or hereafter acquired by me, whether individually or in common with others, and to negotiate, execute, acknowledge, deliver and grant any mortgages and/or promissory notes, upon such terms of credit and such prices as Attorney determines, in Attorney's sole discretion; and
- (5) To collect, receive and/or deposit any dividends, interest or other income or receipts upon any stocks, accounts, bonds, other investments, savings accounts, other property, or other evidence of title and to execute proper receipts, releases and discharge therefor; and
- (6) To sign, endorse, execute, deliver, reissue, transfer or cash any and all checks, stocks, stock options, promissory notes, negotiable instruments, bonds (including all bonds issued by the United States Government such as Series E, Series EE, Series H and Series HH bonds) or other evidence of indebtedness and to withdraw periodically from any bank or lending institution, wherever situated, all or any portions of my funds now or hereafter on deposit in my name and to make deposits in any such accounts; and
- (7) To execute stock powers or similar documents on my behalf and delegate to a transfer agent or similar person the authority to register any stocks, bonds, or other securities either into or out of my or my nominee's name; and

- (8) To take possession of my funds, moneys, goods, chattels, personal property, real property and effects (wheresoever located) and to draw, collect, disburse and receive any and all funds on deposit to my credit in any bank or other institution (wherever situated); and
- (9) To represent me in all tax matters, to prepare, sign and file federal, state and/or local income, gift and other tax returns, all Internal Revenue Service forms numbered 1 through 10,000, joint returns, claims for refunds, requests for extensions of time, petitions to the U.S. Tax Court or other courts regarding tax matters, and any and all other tax related documents, including but not limited to, consents and agreements under Section 2032A of the Internal Revenue Code or any successor section thereto, and consents to gifts, closing agreements and any power of attorney form required by the Internal Revenue Service (including the Internal Revenue Service authorization Form 2848 or its equivalent) and/or any state and/or local taxing authority with respect to any tax year between the years 1970 and 2040, to pay taxes due, collect and make such disposition of refunds as Attorney shall deem appropriate; post bonds, receive confidential information and contest deficiencies determined by the Internal Revenue Service and/or any state and/or local taxing authority; and generally to represent me and to obtain professional representation for me in all tax matters and proceedings of all kinds and for all periods between the years 1970 and 2040 before all officers of the Internal Revenue Service and state and local authorities; and
- (10) To access or to enter into all safe deposit boxes now or hereafter owned by or registered to me, jointly or individually, and to add and remove all of the contents thereof; and
- (11) To institute, prosecute, defend, compromise or otherwise dispose of and to appear for me in any proceedings at law or in equity or otherwise before any tribunal for the enforcement or defense of any claim, either alone or in conjunction with other persons, relating to me or to any of my assets, and to obtain, discharge and substitute counsel and authorize appearance of such counsel to be entered for me in any such action or proceeding, and to compromise or arbitrate any claim in which I may be interested; and
- (12) To continue any of my previously established plans or patterns of family and charitable gifts; and
- (13) To transfer all assets owned by me, including real estate, intangible personal property and tangible personal property to the then-acting trustee of any trust executed by me

at any time prior to or after execution of this Power of Attorney; and

- (14) To give all or any portion of the assets owned by me, including real estate, intangible personal property and tangible personal property to one or more of my lineal descendants, provided that gifts to Attorney shall only be made with the consent of one of such competent adult lineal descendants; and
- (15) To renounce and disclaim any interest otherwise passing to me by testate or intestate succession or by inter vivos transfer; to execute a qualified disclaimer pursuant to then-applicable federal and state law(s); and
- (16) To expend or distribute my income and/or principal for the health, education, maintenance, and support of me and any person whom I have an obligation of support; and
- (17) To apply for and receive any government, insurance and retirement benefits to which I may be entitled and to exercise any right to elect benefits or payment options; and
- (18) To do all things, take all actions and conduct all activities in order to facilitate and aid Attorney in executing the powers, authorities and rights given hereunder to Attorney.
- (19) To be a personal representative of mine under the Health Insurance Portability and Accountability Act of 1996 (HIPAA). As such, my Attorney has the same rights to inspect and obtain copies of any medical or other health information as I would have. My Attorney also has the right to authorize disclosure of my patient records and other medical or health information subject to and protected under HIPAA. Under the laws enacted by the State of Ohio, my Attorney has the same rights to request, receive, examine, copy and consent to the disclosure of my medical or other health care information as I would have. The authority stated in this sub-paragraph 19 applies to any individually identifiable health or medical information, health care information or other medical records governed by HIPAA or the laws enacted by the State of Ohio.

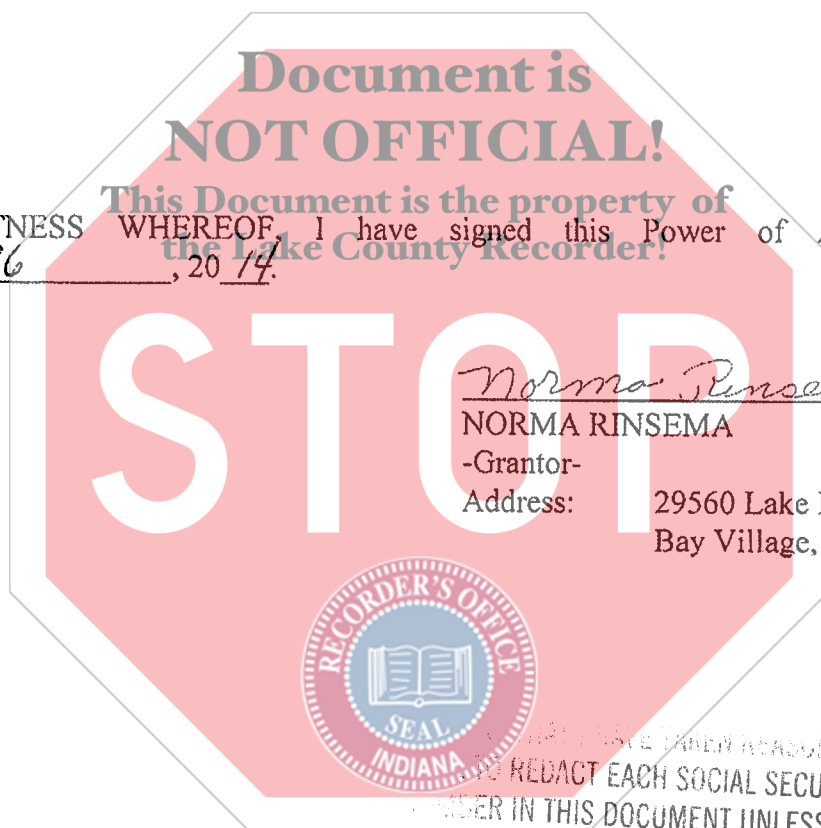
I hereby give and grant my Attorney full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in the premises, as fully and to all intents and purposes as I might or could do if I were personally present. I hereby grant my Attorney full

power of substitution and revocation and hereby ratify, approve and confirm all that Attorney and/or Attorney's substitute shall lawfully do or cause to be done pursuant to this Power of Attorney.

I hereby designate my Daughter, BARBARA J. GASH, to be Guardian of my person and estate should the appointment of a Guardian become necessary. Any such person serving as Guardian shall serve without bond.

This Power of Attorney shall not be affected, diminished or invalidated by my disability, sickness, incompetency or other incapacity or lapse of time and said Attorney-in-fact may act within the terms of this Power of Attorney, notwithstanding my later disability, incapacity or adjudged incompetency.

IN WITNESS WHEREOF, I have signed this Power of Attorney as of
March 26, 2014.



Norma Rinsema

NORMA RINSEMA

-Grantor-

Address: 29560 Lake Road
Bay Village, Ohio 44140

STATE OF OHIO)
)
COUNTY OF CUYAHOGA)

Before me, a Notary Public, personally appeared the above-named Norma Rinsema, who acknowledged that she did sign the foregoing Power of Attorney and that the same is her free act and deed.

In Testimony Whereof, I have hereunto set my hand and official seal at Rocky River OH.
on March 26, 2014.



Notary Public

GREGORY L. THOMPSON, ATTY.
NOTARY PUBLIC • STATE OF OHIO
My Commission Has No Expiration Date
Section 147.03 O.R.C.

This Instrument Prepared By:
Gregory L. Thompson, Esq.
18500 Lake Road, Suite 230
Rocky River, Ohio 44116
(440) 331-8026

