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POWER OF ATTORNEY

OF

MICHAEL GUZ

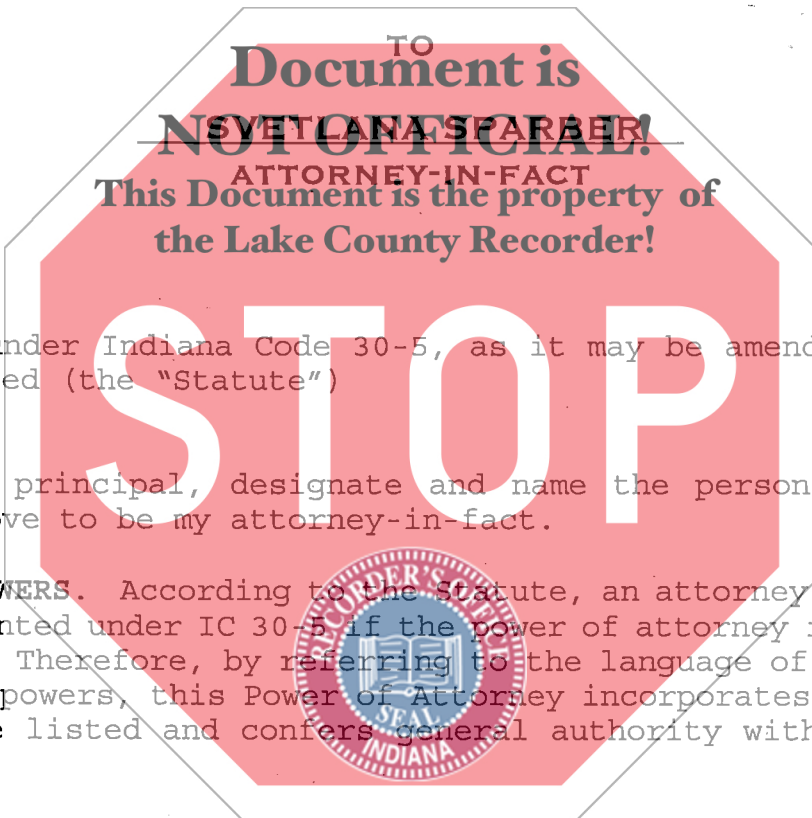
PRINCIPAL

2015 063182

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

MICHAEL B. BROWN
RECORDER

2015 SEP 15 AM 10:48



made under Indiana Code 30-5, as it may be amended, replaced (the "Statute")

I, as principal, designate and name the person whose name appears above to be my attorney-in-fact.

A. **POWERS.** According to the Statute, an attorney-in-fact has a power granted under IC 30-5 if the power of attorney incorporates the power. Therefore, by referring to the language of the Statute describing powers, this Power of Attorney incorporates into it the powers here listed and confers general authority with respect to them:

- | | |
|--|----------------|
| Real Property Transactions; | [IC 30-5-5-2] |
| Tangible Personal Property Transactions; | [IC 30-5-5-3] |
| Bond, Share and Commodity Transactions; | [IC 30-5-5-4] |
| Banking Transactions; | [IC 30-5-5-5] |
| Business Operating Transactions; | [IC 30-5-5-6] |
| Insurance Transactions; | [IC 30-5-5-7] |
| Beneficiary Transactions; | [IC 30-5-5-8] |
| Gift Transactions; | [IC 30-5-5-9] |
| Fiduciary Transactions; | [IC 30-5-5-10] |
| Claims and Litigation; | [IC 30-5-5-11] |
| Family Maintenance; | [IC 30-5-5-12] |

CHICAGO TITLE INSURANCE COMPANY

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Power of Attorney of Michael Guz
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Benefits from Military Service;	[IC 30-5-5-13]
Records, Reports, and Statements;	[IC 30-5-5-14]
Estate Transactions;	[IC 30-5-5-15]
All Other Matters.	[IC 30-5-5-19]

(Note: Though the Statute grants powers with respect to health care [IC 30-5-5-16 and IC 30-5-5-17] and delegation [IC 30-5-5-18], this Power of Attorney does not include them. Health care can be provided in a separate power of attorney concerning health care.)

Any power I do not wish to incorporate into this Power of Attorney I have deleted by lining out and writing my initials opposite the deletion. Any power to be modified or added I have modified or added as follows in the space provided by writing my initials in the space provided here in the margin,

IN FURTHERANCE OF THESE POWERS, I give my attorney-in-fact power to act on my behalf and to do for me and in my name those things which such attorney deems expedient to and necessary to effectuate the intent of this Power of Attorney, as fully as I could do for myself.

B. **RESERVATION OF POWER TO ACT AND TO REVOKE.** I reserve unto myself, however, the power to act on my own behalf and also to revoke or amend this Power of Attorney.

C. **CHAPTERS OF STATUTE ALSO APPLICABLE.** The following chapters of the Statute also apply to this Power of Attorney and acts performed under it:

Definitions	[IC 30-5-2]
General Provisions	[IC 30-5-3]
Duties	[IC 30-5-6]
Reliance	[IC 30-5-8]
Liabilities	[IC 30-5-9]
Termination	[IC 30-5-10]

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To Svetlana Sparber

D. **LIABILITY OF ATTORNEY-IN-FACT.** As permitted by IC 30-5-9-5, I, as principal, specifically provide that my attorney-in-fact is liable only if my attorney-in-fact acts in bad faith.

E. **RELIANCE ON POWER OF ATTORNEY.** In addition to provisions of the Statute regarding reliance, the holding institution(s) named in this Paragraph E and the banking institution named in Paragraph F may rely on this Power of Attorney being in effect unless I shall have executed a proper instrument revoking or changing it and delivered such instrument or caused it to be delivered, to such person(s) :

Holding Institution _____ Type of Account _____ Account Number _____



All other persons to whom this Power of Attorney may be delivered may rely on its being in effect unless I shall have executed a proper instrument revoking or changing it and recorded such instrument, or caused it to be recorded, in the Office of the Recorder of Lake County, State of Indiana.

~~F. **SAFE DEPOSIT BOX.** I do have a safe deposit box, Number _____ at _____~~
(Banking Institution) (Branch) (City)

I give my attorney-in-fact power to enter or have access to that box and to any other safe deposit box in my name either individually or jointly with any other person. I give the power also to remove property from such box or add property to it, and to relocate such box within the banking institution or at another. Powers here given are in addition to those incorporated into this Power of Attorney by reference.

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G. DURATION OF POWER OF ATTORNEY. SELECT ONLY ONE OF THE FOLLOWING PROVISIONS BY STRIKING ALL INAPPLICABLE PROVISIONS: [in case of insufficient striking, provision (a) applies:

- a. This Power of Attorney is not terminated by my incapacity.
- b. ~~This Power of Attorney terminates on _____, at _____m.~~
- c. ~~This Power of Attorney terminates upon my incapacity or on _____ at _____m., whichever first occurs.~~

H. REVOCATION OF PRIOR POWERS. I do/do not [strike one] revoke all powers of attorney I signed before the date of this Power of Attorney. Revocation does not affect the validity of an act performed under a prior power of attorney. In case of failure to strike, prior powers are revoked.

I. GUARDIANS. If protective proceedings for my person or for my estate, or for both, are commenced, I nominate Svetlana Sparber as guardian of my person and Svetlana Sparber as guardian of my estate, to serve in each case without bond as may be permitted by law.

J. SUCCESSOR ATTORNEY IN FACT. As a successor to my attorney -in-fact I designate and name Michael A. Sparber. Such successor shall become my attorney-in-fact when the person(s) first designated and named has/have failed or ceased to serve as specified in the Statute, or has/have declined to serve.

By giving me written notice while I am not incapacitated, my attorney-in-fact may resign or decline to serve. During a period of my incapacity, my attorney-in-fact shall continue to serve until a successor attorney-in-fact is authorized to act under this Power of Attorney, whether designated and named in this Power of Attorney as such successor or selected by a court of competent jurisdiction to be such successor.

K. BINDING EFFECT. Any act or thing performed by my attorney-in-fact under this Power of Attorney binds me and my successors in interest, as the Statute provides.

Power of Attorney of Michael Guz
To Svetlana Sparber

L. ADDITIONAL COVENANTS.

Signed this 24 day of May, 2004, in 2 counterparts,
each of which shall be considered an original.

Counterpart No. _____



Michael Guz
PRINCIPAL'S SIGNATURE

PRINCIPAL'S SSN: _____

8522 Liable Road
PRINCIPAL'S STREET OR
OTHER ADDRESS

Highland, Indiana 46322
PRINCIPAL'S CITY, STATE AND
ZIP CODE

STATE OF INDIANA, COUNTY OF LAKE

Before me, the undersigned, a Notary Public in and for said
County and State, this 24th day of MAY, 2004, personally
appeared the principal named above, signed this Power of Attorney,
and acknowledged the execution of it, as the voluntary act and deed
of the principal, for the uses and purposes therein stated.

IN WITNESS WHEREOF, I have hereunto set my hand and official
seal the day and year last above written.

My Commission Expires: 11/30/09

Jerry I. Shapiro
(Signature)

Resident of: LAKE Co.

JERRY I SHAPIRO
(Printed) Notary Public

This instrument prepared by: Jerry I. Shapiro, 506 Ridge Road,
Munster, IN 46321, (219) 836-2277 Atty. ID# 265-45