Power of Attorney, General

I, Sofia Soka Dragic ("Declarant"), residing at 47 Cleveland Terrace, Hobart, IN, hereby appoint Barbara Grimsgard ("Agent") of 14 Hawthorne Drive, Valparaiso, IN, as my attorney-in-fact ("Agent") to exercise the powers and discretions described below.

If the Agent is unable or unwilling to serve for any reason, I appoint Dorothy Mokry ("Alternate Agent"), of Portage, IN, as my alternate or successor Agent, as the case may be to serve with the same powers and discretions.

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 Agent shall have full power and authority to act on my behalf. This power and authority shall authorize my Agent 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. My Agent's powers shall include, but not be limited to, the power to:

- 1. Open, maintain or close bank accounts (including, but not limited to, checking accounts, savings accounts, and certificates of deposit), brokerage accounts, retirement plan accounts, and other similar accounts with financial institutions.
- a. Conduct any business with any banking or financial institution with respect to any of my accounts, including, but her limited to, making we posite and withdrawals, negotiating or endorsing any checks or other instruments with respect to any such accounts, obtaining bank statements, passbooks, drafts, money orders, warrants, and certificates or vouches payable to me by any person, firm, corporation or political entity.
- b. Perform any act necessary to deposit, negotiate, sell or transfer any note, security, of draft of the United States of America, including U.S. Treasury Securities.
- c. Have access to any safe deposit box that I might own, including its contents.
- 2. Sell, exchange, buy, invest, or reinvest any assets or property owned by me. Such assets or property may include income producing or nen-income producing assets and property.
- 3. Purchase and/or maintain insurance and annuity contracts, including life insurance upon my life or the life of any other appropriate person.
- 4. Take any and all legal steps necessary to collect any amount or debt owed to me, or to settle any claim, whether made against me or asserted on my behalf against any other person or entity.

118.00 118.00 M.C.

Community Title Company

- 5. Enter into binding contracts on my behalf.
- 6. Exercise all stock rights on my behalf as my proxy, including all rights with respect to stocks, bonds, debentures, commodities, options or other investments.
- 7. Maintain and/or operate any business that I may own.
- 8. Employ professional and business assistance, as may be appropriate, including attorneys, accountants, and real estate agents, for my personal or business affairs.
- 9. Sell, convey, lease, mortgage, manage, insure, improve, repair, or perform any other act with respect to any of my property (now owned or later acquired) including, but not limited to, real estate and real estate rights (including the right to remove tenants and to recover possession). This includes the right to sell or encumber any homestead that I now own or may own in the future.
- 10. Prepare, sign, and file documents with any governmental body or agency, including, but not limited to, authorization to:
- a. Prepare, sign and file income and other tax returns with federal, state, local, and other governmental bodies.
- b. Obtain information or documents from any government or its agencies, and represent me in all tax matters, including the authority to negotiate compromise or settle any matter with such government or agency.

 the Lake County Recorder!
- c. Prepare applications, provide information, and perform any other act reasonably requested by any government or its agencies in connection with governmental benefits (including medical, military and social security benefits), and to appoint anyone, including my Agent, to act as my "Representative Payee" for the purpose of receiving Social Security benefits.
- 11. Make gifts from my assets to members of my family and to such other persons or charitable organizations with whom I have an established pattern of giving, to file state and federal gift tax returns, and to file a tax election to split gifts with my spouse, if any.
- 12. Transfer any of my assets to the trustee of any reverable trust created by me, if such trust is in existence at the time of such transfer.
- 13. Subject to other provisions of this document, disclaim any interest, which might otherwise be transferred or distributed to me freth any other person, estate, trust, or other entity, as may be appropriate. However, my Agent may not disclaim assets, to which I would be entitled, if the result is that the disclaimed assets pass directly or indirectly to my Agent or my Agent's estate.

This Power of Attorney shall be construed broadly as a general Power of Attorney. The listing of specific powers is not intended to limit or restrict the general powers granted in this Power of Attorney in any manner.

Any power or authority granted to my Agent under this document shall be limited to the extent necessary to prevent this Power of Attorney from causing: (i) my income to be taxable to my Agent, (ii) my assets to be subject to a general power of appointment by my Agent, or (iii) my Agent to have any incidents of ownership with respect to any life insurance policies that I may own on the life of my Agent.

My Agent shall not be liable for any loss that results from a judgment error that was made in good faith. However, my Agent shall be liable for willful misconduct or the failure to act in good faith while acting under the authority of this Power of Attorney. A successor Agent shall not be liable for acts of a prior Agent.

No person who relies in good faith on the authority of my Agent under this instrument shall incur any liability to my estate, my personal representative or me. I authorize my Agent to indemnify and hold harmless any third party who accepts and acts under this document. If any part of any provision of this instrument shall be invalid or unenforceable under applicable law, such part shall be ineffective to the extent of such invalidity only, without in any way affecting the remaining parts of such provision or the remaining provisions of this instrument.

My Agent shall be entitled to reasonable compensation for any services provided as my Agent. My Agent shall be entitled to reimbursement of all reasonable expenses incurred as a result of carrying out any provision of this Power of Attorney.

the Lake County Recorder!

My Agent shall provide an accounting for all funds handled and all acts performed as my Agent, but only if I so request or if such a request is made by any authorized personal representative or fiduciary acting on my behalf.

This Power of Attorney shall become effective immediately, and shall not be affected by my disability or lack of mental competence, except as may be provided otherwise by an applicable state statute. This is a Durable Power of Attorney. This Power of Attorney shall continue effective until my death. This Power of Attorney may be revoked by me at any time by providing written notice to my Agentum.

Soka Dragic

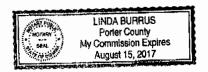
Lori Melegos

7509 Van Buren, Hammond, IN

NDewn Sisk

3040 Morgan Blvd, Valparaiso, IN

The forego		was acknowledge _, who is personantification.	ed before me ally known to	on <u>23</u> me or w	who has produce	oy ed
	ida Bu					
Signature o	f Notary taking,	cknowledgment				
Date of Exp	oiration: 8/1	scknowledgment				



Document is NOT OFFICIAL! This Document is the property of the Lake County Recorder!