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AFTER RECORDING PLEASE RETURN TO:
ADRIENNE GRABOVAC
1731 SHERIDAN AVE
WHITING IN 46394
1504728

General Durable Power of Attorney of Wilma Semancik

I, Wilma Semancik of Whiting, Indiana, am creating a durable power of attorney under the laws of the State of Indiana. I hereby revoke all Powers of Attorney previously granted by me as Principal and terminate all Agency relationships created by me except:

- Powers granted by me under any Healthcare Power of Attorney;
- Powers granted by me on forms provided by financial institutions granting the right to write checks on, deposit funds to and withdraw funds from accounts to which I am a signatory; and
- Powers granting access to a safe deposit box.

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Section 1.01 Appointment of Attorney-in-Fact

I, Wilma Semancik of Whiting, Indiana, designate Adrienne Marie Grabovac, 1731 Sheridan Avenue, Whiting, Indiana 46394 as my attorney-in-fact (subsequently called "Attorney-in-Fact").

If Adrienne Marie Grabovac, 1731 Sheridan Avenue, Whiting, Indiana 46394 is unable or unwilling to serve or to continue to serve, then I appoint George Alan Semancik, 9224 Idlewild Drive, Highland, Indiana 46322 as substitute or successor Attorney-in-Fact. My substitute or successor Attorney-in-Fact may execute and deliver an affidavit that my initial Attorney-in-Fact is unwilling or unable to serve or to continue to serve and such affidavit shall be conclusive evidence insofar as third parties are concerned of the facts set forth therein, and in such event any person acting in reliance upon such affidavit shall incur no liability to my estate because of such reliance.

No person named as an Attorney-in-Fact or substitute or successor Attorney-in-Fact herein may serve until such person has attained the age of twenty-one (21) years.

Section 1.02 Prior or Joint Attorney-in-Fact Unable to Act

A successor or joint Attorney-in-Fact may establish that a prior or joint Attorney-in-Fact is no longer able to act by himself or herself, by (the successor or joint Attorney-in-Fact's) affidavit that the other Attorney-in-Fact is not available or is incapable of acting. The affidavit may but need not be supported by a death certificate of the other Attorney-in-Fact, a certificate showing that a guardian or conservator has been appointed for the Attorney-in-Fact, a letter from a physician stating that the Attorney-in-Fact is not capable of managing his or her own affairs, or a letter from the Attorney-in-Fact stating unwillingness to act or delegation to the successor Attorney-in-Fact.

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Section 1.03 Liability of Attorney-in-Fact

My Attorney-in-Fact and my Attorney-in-Fact's estate, heirs, successors and assigns, are hereby released and discharged from any and all liability (civil, criminal, administrative or disciplinary) and from all claims or demand of all kinds by me, my estate, my heirs, successors and assigns, arising out of the acts or omissions of my Attorney-in-Fact, except for willful misconduct or gross negligence of my Attorney-in-Fact. It is my intent to protect my Attorney-in-Fact from any claims or liability so long as my Attorney-in-Fact acts in good faith, even though such actions may later be determined to be simple negligence.

Section 1.04 Attorney-in-Fact Compensation

My Attorney-in-Fact shall be entitled to reasonable compensation for the services rendered in the execution of any of the powers conferred by me in this Power. The factors that should be taken into account in determining the amount of compensation shall be the time expended by Attorney-in-Fact, the value of the property over which Attorney-in-Fact exercises control and management, and the complexity of the transaction entered into by Attorney-in-Fact in functioning under this Power. Attorney-in-Fact may make the payment of such amount from my assets every year, and shall keep records that include the amount of time spent in performing the services, a description of the services performed, and the amount of compensation paid to himself or herself for each such time period.

However, if my Attorney-in-Fact is a bank or trust company, such Attorney-in-Fact shall be entitled to compensation based upon its published fee schedule in effect at the time the services are rendered or as otherwise agreed.

In addition, my Attorney-in-Fact shall be entitled to reimbursement for all reasonable expenses incurred as a result of carrying out any provision or power of this document.

Section 1.05 Effectiveness of Durable Power of Attorney

This *General Durable Power of Attorney* shall be effective as of the date it is signed.

Section 1.06 Powers

I give to my Attorney-in-Fact or any successor Attorney-in-Fact the powers specified in this section to be used on my behalf, provided that my Attorney-in-Fact shall not have any power which would cause my Attorney-in-Fact to be treated as the owner of any interest in my property.

(a) Real Property

Authority with respect to real property transactions pursuant to I.C. §30-5-5-2.

(b) Tangible Personal Property

Authority with respect to tangible personal property pursuant to I.C. §30-5-5-3.

(c) Bond, Share and Commodity

Authority with respect to bond, share and commodity transactions pursuant to I.C. §30-5-5-4.

(d) Retirement Plans

Authority with respect to retirement plans pursuant to I.C. §30-5-5-4.5.

(e) Banking

Authority with respect to banking transactions pursuant to I.C. §30-5-5-5.

(f) Business

Authority with respect to business operating transactions pursuant to I.C. §30-5-5-6.

(g) Insurance

Authority with respect to insurance transactions pursuant to I.C. §30-5-5-7.

(h) Beneficiary

Authority with respect to beneficiary transactions pursuant to I.C. §30-5-5-8.

(i) Gifts to Descendants

Authority to make gifts to my descendants and to the spouses of my descendants, in any amount as my Attorney-in-Fact may deem to be in my best interest, considering my history of making such gifts and my estate and tax planning.

(j) Form of Gifts under this Section

Gifts under this Section may be made outright or to a trust for the primary benefit of a permissible donees, or to any legal guardian or custodian under any applicable Uniform Transfers (or Gifts) to Minors Act, as my Attorney-in-Fact may deem appropriate, even if my Attorney-in-Fact is such a trustee, guardian, or custodian.

(k) Limits on Gifts to Attorney-in-Fact

No gift may be made from my assets to my then acting attorney-in-fact unless such attorney-in-fact is within a class of permissible donees as outlined above, and except as is appropriate for that donee's health, support, or maintenance, determined without taking into account any other available income or assets, or limited to the annual federal gift tax exclusion. No attorney-in-fact may use any of my assets in a manner that

would discharge the legal obligation of that attorney-in-fact to support any of my descendants, or the descendants of my attorney-in-fact.

(l) Fiduciary

Authority with respect to fiduciary transactions pursuant to I.C. §30-5-5-10.

(m) Claims and Litigation

Authority with respect to claims and litigation pursuant to I.C. §30-5-5-11.

(n) Family Maintenance

Authority with respect to family maintenance pursuant to I.C. §30-5-5-12.

(o) Military Service

Authority with respect to benefits from military service pursuant to I.C. §30-5-5-13.

(p) Records, Reports and Statements

Authority with respect to records, reports and statements pursuant to I.C. §30-5-5-14, including the power to execute on my behalf any specific power of attorney required by any taxing authority to allow my attorney-in-fact to act on my behalf before that taxing authority on any return or issue.

(q) Estate Transactions

Authority with respect to estate transactions pursuant to I.C. §30-5-5-15.

(r) Health Care

Authority with respect to health care pursuant to I.C. §30-5-5-16.

(s) Health Care Representative Appointment with Power to Stop Health Care

I appoint my Attorney-in-Fact as my health care representative with authority to act for me in all matters of health care in accordance with I.C. §16-36-1 as shown by the appointment under I.C. §16-36-1 which is attached to this power of attorney pursuant to I.C. §30-5-5-16(b)(2) and I.C. §30-5-5-17.

(t) Delegate

Authority with respect to delegating authority pursuant to I.C. §30-5-5-18.

(u) Transfer to Revocable Trust

Authority to transfer any assets to any revocable trust created by me.

(v) Disclaimer

Authority to disclaim any interest in any property which I would otherwise succeed, as provided in I.C. §32-3-2-2.

(w) All Other Matters

Authority with respect to all other matters pursuant to I.C. §30-5-5-19.

Section 1.07 Nomination of Guardian

If a proceeding is ever brought to appoint a guardian of my estate, I request that the court having jurisdiction appoint my Attorney-in-Fact (or an acting successor Attorney-in-Fact) as such guardian. If protective proceedings are instituted on my behalf, I request that my Attorney-in-Fact (or an acting Attorney-in-Fact) be appointed to act on my behalf.

Section 1.08 Removal of Assets from Revocable Trust

My Attorney-in-Fact may remove any of my assets from any revocable trust that I have created, whether in existence at the time I execute this *General Durable Power of Attorney* or whether later created by me, to the extent necessary or appropriate for the implementation of any other power granted to my Attorney-in-Fact under this *General Durable Power of Attorney*.

Section 1.09 Durable Power of Attorney not Affected by Subsequent Disability

This *General Durable Power of Attorney* is not affected by my subsequent incapacity and shall remain in full force and effect until revoked by me or upon my death, whichever occurs first. Notwithstanding the foregoing, pursuant to I.C. §30-5-9-2(c) my death shall not revoke or terminate the authority granted my Attorney-in-Fact under I.C. §30-5-5-16(b)(5) through I.C. §30-5-5-16(b)(7).

Section 1.10 Explanation

I understand that this *General Durable Power of Attorney* is an important legal document. Before executing this document, my attorney explained to me the following:

This document provides my Attorney-in-Fact with broad powers to dispose, sell, convey, and encumber my real and personal property;

The powers granted in this *General Durable Power of Attorney* will exist for an indefinite period of time unless I limit their duration by the terms of this *General Durable Power of Attorney* or revoke this *General Durable Power of Attorney*. These powers will continue to exist notwithstanding my subsequent disability or incapacity; and,

I have the right to revoke or terminate this *General Durable Power of Attorney* at any time.

Section 1.11 Severability

If any provision of this power of attorney is declared to be invalid for any reason, such invalidity shall not affect the remaining provisions of this document. The remaining provisions shall remain in full force and effect.

Section 1.12 Governing law

This instrument shall be governed by the laws of the state of Indiana in all respects, including its validity, construction, interpretation and termination. To the extent permitted by law, this power of attorney shall be applicable to all property of mine, real, personal, intangible or mixed, wherever and in whatever state of the United States or foreign country the situs of such property is at any time located, and whether such property is now owned by me or hereafter acquired by me or for me by my Attorney-in-Fact.

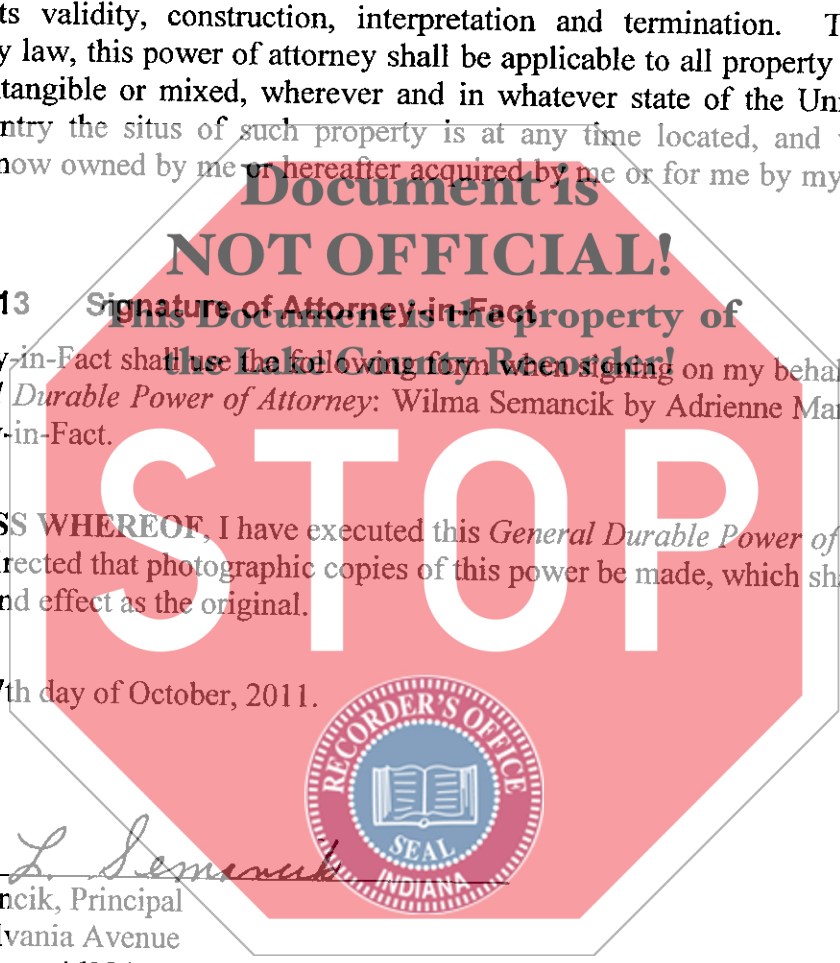
Section 1.13 Signature of Attorney-in-Fact

My Attorney-in-Fact shall use the following form when signing on my behalf pursuant to this *General Durable Power of Attorney*: Wilma Semancik by Adrienne Marie Grabovac, her Attorney-in-Fact.

IN WITNESS WHEREOF, I have executed this *General Durable Power of Attorney* and I have directed that photographic copies of this power be made, which shall have the same force and effect as the original.

Dated this 17th day of October, 2011.

Wilma L. Semancik
Wilma Semancik, Principal
1839 Pennsylvania Avenue
Whiting, Indiana 46394

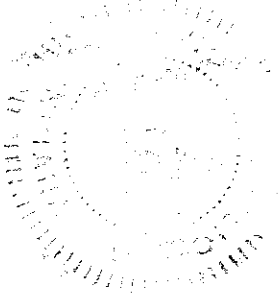


STATE OF INDIANA
COUNTY OF PORTER

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) ss.
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Before me, Roberta L. Martinez, Notary Public, this day, October 17, 2011, Wilma Semancik, as Principal, acknowledged the execution of this instrument.

[Seal]



Roberta L. Martinez
Roberta L. Martinez, Notary Public
My commission expires: 5/20/2017



This Instrument Prepared By: Connie L. Bauswell, Law Office of Connie L. Bauswell, 409 East Lincolnway, 1st Floor, Valparaiso, Indiana 46383; Telephone (219) 548-0980; Fax (219) 548-0993.