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STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD

2016 038969

2016 JUN 23 PM 2:03

MICHAEL B. BROWN

POWER OF ATTORNEY RECORDER

1. **Appointment of Attorney-In-Fact.** KNOW ALL MEN BY THESE PRESENTS, That I, Robert Cross, reside at 4172 Washington Street, Gary Indiana, make constitute and appoint Belin V. Cross and V. Belin Tucker (being the same person) of 4172 Washington Street, Gary, Indiana, my lawful attorney-in-fact empowering her to do any and all acts which I could do if personally present.

2. **Limitation on Attorney-In-Fact's Powers.** I intend to give my attorney-in-fact the fullest powers possible and do not intend, by enumeration of her powers to limit or reduce them in any fashion.

3. **Enumeration of Attorneys-In-Fact's Powers.** Among the powers granted to my attorney-in-fact is:

- a. **Banking and other financial institution transactions.** To make, receive, sign, endorse, execute, acknowledge, deliver, and possess checks, drafts, bills of exchange, letters of credit, notes, stock, certificates, withdrawal receipts and deposit instruments relating to accounts or deposits in, or certificates of deposit of banks, savings and loans, credit unions, or other institutions or associations. To pay all sums of money, at any time or times that may hereafter owe by me upon any account bill of exchange, check, draft, purchase, contract, note, or trade acceptance made, executed, endorsed, accepted, and delivered by me or for me in my name, by my attorney-in-fact. To borrow from time to time such sums of money as my attorney-in-fact may deem proper and execute promissory notes, security deeds or agreements, financing statements, or other security instruments in such form as the lender may request and renew said notes and security instruments from time to time in whole or in part. To have free access at any time or times to any safe deposit box or vault to which I might have access.
- b. **Receive Goods and Money.** To demand and sue for and recover and receive all debts, rents, interest, money, goods, and chattels due to me or that may become due to me or which belong to me to me or which I may be entitled to possession. In connection with these powers my attorney-in-fact is authorized to execute and deliver receipts, releases and discharges. My attorney-in-fact is also empowered to make, endorse, accept, or deliver in my name or his name, commercial papers, agreements, and other instruments, that he deems necessary to carry out the powers granted to him by these presents.
- c. **Use of Name.** To sign my name on my behalf to any and all documents that requires my signature.

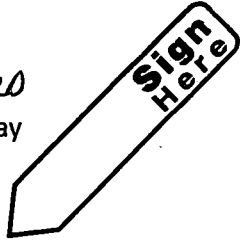


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- d. **Appear In Actions and Suits.** To appear, answer, and defend actions and suits that may be brought against me in my name, and in my stead, to compromise, settle or adjust them or any other claims against me in any manner that my attorney-in-face deems proper.
- e. **Manage Real Estate.** To take possession of any real estate that belongs to me or which I may be entitled to possession and receive any rents or profits that may be due from the real estate. In connection with these powers, my attorney-in-fact is empowered to enter into new leases for any term, renew or extend existing leases for any term, renew or extend existing leases for any term, and to sell, convey, or mortgage any real estate affected by these presents. My attorney-in-face is also empowered to commence and prosecute for me and in my name any suits or actions for the recovery of the possession of any real estate belonging to me or to which I may be entitled and for the rents and profits due to such real estate or from any other real estate which is the subject of these presents.
- f. **Business Affairs.** My attorney-in-fact is empowered to handle all of my business affairs, including matter relating to my care, whether, institutionalized or otherwise.
- g. **Medical Decisions.** My attorney-in-fact is empowered to make all medical decisions on my behalf. I authorize my attorney-in-face to make decisions on my best interest concerning withdrawal or withholding of health care. If at any time based on my previously expressed preferences and the diagnosis and prognosis, my attorney-in-fact is satisfied that certain health care be discontinued or not instituted, even if death may result. My attorney-in-fact must try to discuss this decision with me. However, if I am an unable to communicate, my attorney-in-fact may make such a decision for me, after consultation with my physician or physicians and other relevant health care givers. To the extent appropriate, my attorney-in-fact may also discuss this decision with family members and others to the extent they are available.
- h. **Insurance Transactions.** My attorney-in-fact is empowered to do any act that I can do with any insurance policy. This power includes, but is not limited to, the power to pay premiums, start, modify, or terminate policies, manage all cash payouts, borrow from insurers and third parties using insurance policies as collateral, and to change the beneficiaries on any insurance policies on my life. Unless my Attorney-in-Fact was already a beneficiary of any policy before the signing of this document, my Attorney-in-Fact cannot name himself or herself as a beneficiary of such policy
- i. **All Powers Granted.** Any and all powers available to me to make any decisions whatsoever are available to my attorney-in-fact.

4. Closing Paragraph. IN WITNESS WHEREOF, I have hereunto set my hand this 23rd day of June, 2016

Robert Cross
Robert Cross



STATE OF INDIANA)

)SS:

COUNTY OF LAKE)

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

SUBSCRIBED AND SWORN to before me, a Notary Public in and for said county and state,
this 23rd day of June, 2016

STOP



Carol Pirtle
NOTARY PUBLIC

My Commission Expires:

11-23-2016