POWER OF ATTORNEY

I HEREBY CERTIFY THIS TO BE A TRUE AND EXACT COPY OF THE ORIGINAL

OF

RITA RIFMER PRINCIPAL

0

DAVID E. WICKLAND ATTORNEY IN FACT

made under Indiana Code 30-5, as it may be amended, or 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]	fiduciary transactions;	[10-30-5-5-10]	
tangible personal property transactions;	[IC 30-5-5-3]	claims and litigation;	[IC-30-5-5-19]	1.
bond, share, and commodity transactions;	[IC 30-5-5-4]	family maintenance;	[IC 30-5-5-12]	
banking transactions;	[IC 30-5-5-5]	benefits from military service;	[IC 30-5-5-13]	
business operating transactions;	[IC 30-5-5-6]	records, reports, and statements;	[IC 30-5-5-14]	
insurance transactions;	[IC 30-5-5-7]	estate transactions;	IC 30-5-5-151	
beneficiary transactions;	IC 30-5-5-8	all other matters.	[IC 30-5-5-19]	1
glft transactions;	[IC 30-5-5-9]		- 0	

IN FURTHERANCE OF THESE P fact power to act on my behalf and to do for and recessary to effectuate the intent of me and in my name those things which such attornethis Power of Attorney, as fully as a could do for mys

- B. RESERVATION OF POWER TO ACT CAND TO REVOKE PROPERTY TO HE POWER, the power to act on my own behalf and also to revoke or amend this Power of Attorney ecorder!
- 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]	Reliance	[IC 30-5-8]
General Provision	s [IC 30-5-3]	Liabilities	[IC 30-5-9]
Duties	[IC 30-5-6]	Termination	[IC 30-5-10]

- 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 backing its direction 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 Account Number <u>ALL</u>

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. DURATION OF POWER OF ATTORNEY. This Power of Attorney is not terminated by my incapacity.
- G. REVOCATION OF PRIOR POWERS. I do 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.

16-21882

HOLD FOR MERIDIAN TITLE CORP

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H. 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. Signed this 14th day of June, 2016. STATE OF INDIANA) SS: **COUNTY OF LAKE** Before me, the undersigned, a Notary Public in and for said County and State, this 14th day of June, 2016, 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. Signature My Commission expires: 10/25/2017 County of Residence: Lake This instrument prepared by:

David E. Wickland, Attorney at Law, Attorney No. 1231 45

And return This Bio Galumat Avenue, Munsterplantianae 463 21, (219) 836-8766 the Lake County Recorder! t affirm, under the penalties for perjury, that I have taken reasonable care to redact each social security number in this document, unless required by law.

EXHIBIT "A"

Property Address: 6616 Missouri Avenue, Hammond, IN 46323

File No.: 16-21882

Lots Numbered 7 and 8 in Block 10 in Manufacturers Addition to the City of Hammond as per plat thereof recorded in Plat Book 2, Page 23 in the Office of the Recorder of Lake County, Indiana.

Tax ID Number(s):

State ID Number Only

45-07-10-131-015.000-023

The Property address and/or tax parcel identification number(s) listed are provided solely for informational purposes, without warranty as to accuracy or completeness and are not hereby insured.

