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DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS, that I, **Juanita Jones**, a resident of Lake County, State of Indiana, have made, constituted and appointed and by these presents do make, constitute and appoint my husband, **Hosie L. Jones**, of East Chicago, Indiana, my true and lawful attorney-in-fact to do and perform for me and in my name, the following:

(1) Buy, receive, lease, accept or otherwise acquire, to sell, convey, mortgage, hypothecate, pledge, quitclaim, or otherwise encumber or dispose of; or to contract or agree for the acquisition, disposal or encumbrance of any property whatsoever and wheresoever situated, be it real, personal or mixed, or any custody, possession interest, or right therein or pertaining thereto, including the transfer, release and waiver of dower, homestead, and all other rights in any and all real property which I may own now or hereafter, upon such terms as my attorney-in-fact shall think proper;

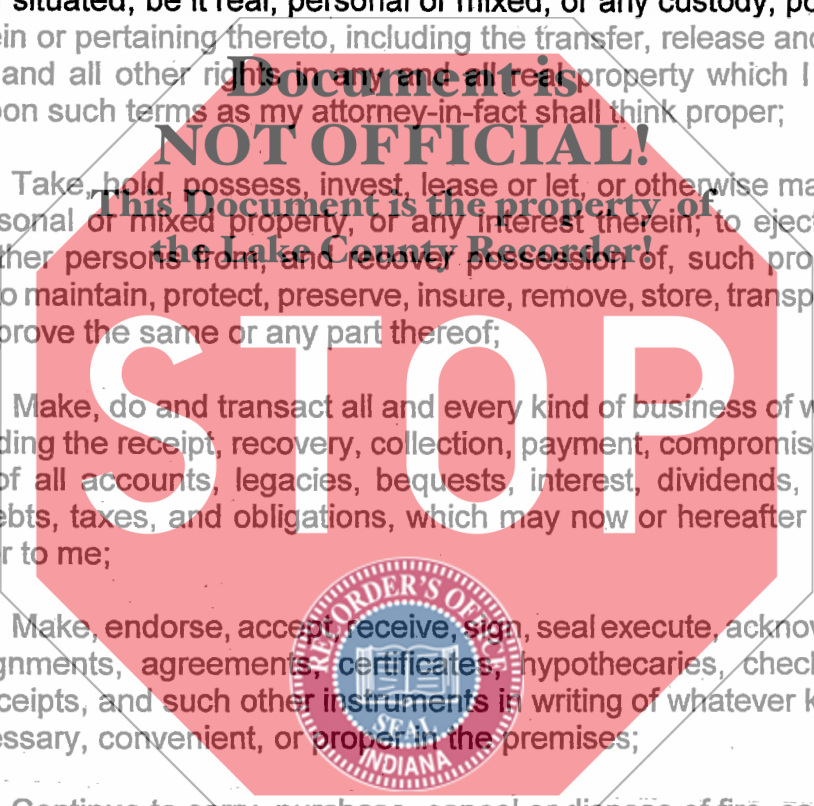
(2) Take, hold, possess, invest, lease or let, or otherwise manage any or all of my real, personal or mixed property, or any interest therein; to eject, remove or evict tenants or other persons from, and recover possession of, such property by all lawful means; and to maintain, protect, preserve, insure, remove, store, transport, repair, rebuild, modify or improve the same or any part thereof;

(3) Make, do and transact all and every kind of business of whatsoever kind or nature, including the receipt, recovery, collection, payment, compromise, settlement, and adjustment of all accounts, legacies, bequests, interest, dividends, annuities, claims, demands, debts, taxes, and obligations, which may now or hereafter be due, owing, or payable by or to me;

(4) Make, endorse, accept, receive, sign, seal execute, acknowledge and deliver deeds, assignments, agreements, certificates, hypothecaries, checks, notes, bonds, vouchers, receipts, and such other instruments in writing of whatever kind and nature as may be necessary, convenient, or proper in the premises;

(5) Continue to carry, purchase, cancel or dispose of fire, casualty, property or income protection, medical, hospital, life, liability or other insurance and to pay any premiums thereon; provided that my attorney-in-fact may not exercise any incidents of ownership over any policy or policies of life insurance insuring the life of my attorney-in-fact and of which I am the owner;

(6) Deposit and withdraw for the purposes hereof in either the name of my attorney-in-fact or my name or jointly in both our names, in or from any banking or other institution, any funds, negotiable paper, or monies which may come into the hands of my attorney-in-fact as such attorney-in-fact or which I now or hereafter may have on deposit or be entitled to;



STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2016 AUG 30 AM 8:55
MICHAEL B. BROWN
RECORDER

2016 058951

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OVERAGE 2
COPY 2
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(7) Exercise any right to renounce or disclaim any interest in property acquired by testate or intestate succession or by intervivos transfer; and to exercise or surrender any right to revoke a revocable trust;

(8) To create and fund an irrevocable funeral trust for myself and to designate a beneficiary or beneficiaries thereof, including my attorney-in-fact as such beneficiary.

(9) Institute, prosecute, defend, compromise, arbitrate and dispose of legal, equitable or administrative hearings, actions, suits, attachments, arrests, distresses or other proceedings, or otherwise engage in litigation in connection with the premises;

(10) Act as my attorney or proxy in respect to any stocks, shares, bonds, or other investments, rights or interests, I may now or hereafter hold;

(11) Engage and dismiss agents, counsel, employees and independent contractors, and to appoint and remove at pleasure any substitute for, or any agent of my attorney-in-fact, in respect to all or any of the matters or things herein mentioned and upon such terms as my attorney-in-fact shall think fit;

(12) Prepare, execute, and file income and other tax returns, and other governmental reports, applications, requests and documents;

(13) Purchase United States Treasury bonds redeemable at par in payment of Federal estate taxes and to borrow funds specifically to enable the purchase of such bonds;

(14) Have access to and to enter any safe or safe deposit box wherever situated of which I am the lessee at any time and from time to time, to deposit things therein and to remove all or any part of its contents, to cancel or modify the lease under which said safe or safe deposit box is rented, and to surrender or exchange said safe or safe deposit box. I agree that the lessor of said safe or safe deposit box shall incur no liability whatsoever in being governed in all respects by this power of attorney unless and until said lessor shall be in receipt of prior written notice of the revocation of this power of attorney whether by death or otherwise, and I agree for myself, and for my successors and assigns, to indemnify said lessor and hold it harmless against and from any and all damage, liability and expense incurred or paid by reason of any act of my attorney-in-fact;

(15) Make gifts in my name to any one or more of my descendants as my attorney-in-fact may deem appropriate, taking into consideration in each instance my past practice, my physical and financial condition, the financial condition of the recipients and applicable tax laws; provided that my attorney-in-fact shall not be allowed to make gifts to themselves or to my descendants during any calendar year in excess of the annual gift tax exclusion per donee for purposes of the Federal tax laws then in effect;

(16) Make donations in my name to institutions described in Section 170(c) of the Internal Revenue Code of 1954, as amended as my said attorney may deem appropriate, taking into consideration my past practice and applicable state laws;

(17) Consent to and authorize medical treatment of all kinds, including without being limited to: hospitalization, surgical procedures, nursing care, blood transfusions and medication;

(18) Have and exercise, without prior authorization of any court, all of the powers given by law to a duly appointed guardian of my person;

(19) Pay any and all taxes, including income taxes, charges and assessments that may be assessed, imposed or levied by any governmental agency and in this connection to make and execute all income tax returns or other tax forms or returns;

(20) Execute vouchers on my behalf for any and all allowances and reimbursements properly payable to me by the United States; and to receive, endorse, and collect the proceeds of checks payable to the undersigned or to my order drawn on the Treasury of the United States;

(21) Engage in, do and transact all and every kind of business in which I am or may hereafter be interested in such manner as the said Agent may think proper.

(22) Grant, bargain, or sell the real property presently owned by me with my husband, Hosie, in Lake County, Indiana, that is commonly known as: 2304 Lithuanica Ave., East Chicago, Indiana 46312.

(23) **Power of Attorney for Retirement Benefits.** My Agent shall have the power to establish one or more "individual retirement accounts" or other retirement plans or arrangements in my name.

In connection with any pension, profit sharing or stock bonus plan, individual retirement arrangement, IRC §403(b) annuity or account, IRC §457 plan, or any other retirement plan, arrangement or annuity in which I am a participant or of which I am a beneficiary (whether established by my Agent or otherwise) (each of which is hereinafter referred to as "such Plan"), my Agent shall have the following powers, in addition to all other applicable powers granted by this instrument:

(a) To make contributions (including "rollover" contributions) or cause contributions to be made to such Plan with my funds or otherwise on my behalf.

(b) To receive and endorse checks or other distributions to me from such Plan, or to arrange for the direct deposit of the same in any account in my name or in the name of any revocable "living" trust established by me.

(c) To elect a form of payment of benefits from such Plan, to withdraw benefits from such Plan, to make contributions to such Plan and to make, exercise, waive or consent to any and all elections and/or options that I may have regarding the contributions to, investments or administration of, or distribution or form of benefits under, such Plan.

(d) To designate one or more beneficiaries or contingent beneficiaries for any benefits payable under such Plan on account of my death, and to change any such prior designation of beneficiary made by me or by my Agent; provided, however, that my Agent shall have no power to designate my Agent directly or indirectly as a beneficiary or contingent beneficiary to receive a greater share or proportion of any such beneficiaries who would have received the benefits but for the proposed change. This limitation shall not apply to any designation of my Agent as beneficiary in a fiduciary capacity, with no beneficial interest.

In the event that Hosie L. Jones, fails to qualify as attorney-in-fact, or having qualified, should die, resign or become incapacitated, then I appoint my son, Michael Jones, of Waco, Texas, to function as successor attorney-in-fact. In the event that Michael Jones, fails to qualify as attorney-in-fact, or having qualified, should die, resign or become incapacitated, then I appoint my son, Steven Jones, of Fairfield, California, to function as successor attorney-in-fact.

In consideration of the person herein above named undertaking to act as my attorney-in-fact, I hereby release my attorney-in-fact and any person or entity who may deal with my attorney-in-fact in good faith in reliance on this power of attorney from all liability for acts done in good faith under the mistaken belief that I am then alive and have not revoked this power of attorney and I agree for myself, and for my heirs, executors, administrators, personal representatives, successors and assigns to indemnify my attorney and all persons and entities so dealing with my said attorney and to hold them harmless against all damages, liabilities and expenses with respect thereto.

GIVING AND GRANTING unto my attorney-in-fact full power and authority to do and perform all and every act, deed, matter and thing whatsoever in and about my estate, property, and affairs as fully and effectually to all intents and purposes as I might or could do in my own proper person if personally present, the above specifically enumerated powers being in aid and exemplification of the full, complete, and general power herein granted and not in limitation or definition thereof; and hereby ratifying all that my attorney-in-fact shall lawfully do or cause to be done by virtue of these presents;

This power of attorney shall continue, unless specifically revoked by me, until my death and anyone dealing with an attorney-in-fact named herein above will be protected, in the absence of actual knowledge to the contrary, in presuming that this instrument of agency was validly executed and that I was competent at the time of execution. This Power of Attorney shall not be affected by subsequent disability or incapacity of the principal, or lapse of time.

