

ARTICLE VII

EFFECTIVE DATE

This power of attorney shall become effective immediately upon my execution or signing of this Power of Attorney.

ARTICLE VIII

MISCELLANEOUS PROVISIONS

1. This durable power of attorney is intended to be valid and given full faith and credit in any jurisdiction or state in which it is presented.

2. My Attorney-in-Fact shall not be entitled to any compensation for services performed hereunder, but shall be entitled to reimbursement for all reasonable expenses incurred and paid, including transportation costs, as a result of carrying out any provisions of this instrument.

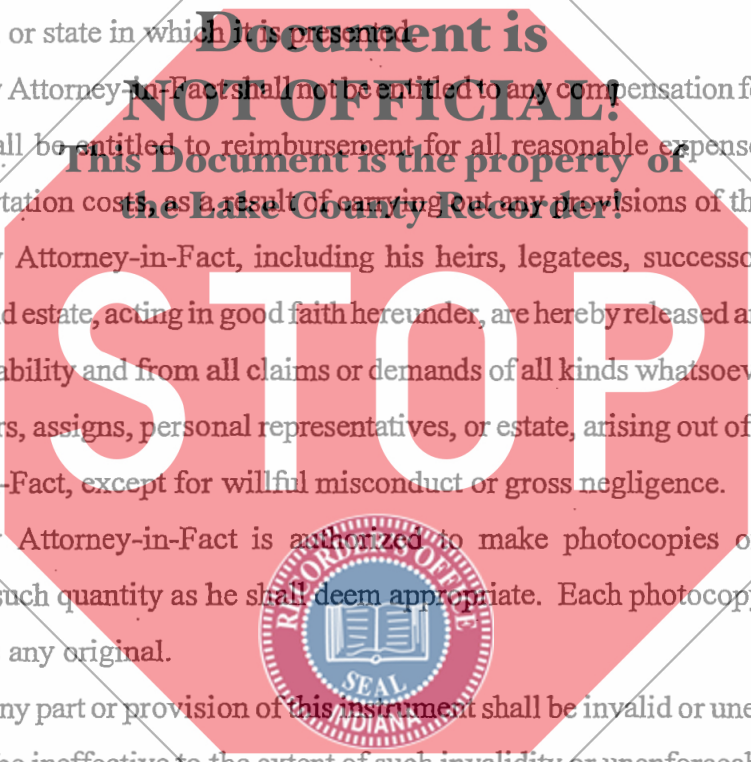
3. My Attorney-in-Fact, including his heirs, legatees, successors, assigns, personal representatives, and estate, acting in good faith hereunder, are hereby released and forever discharged from any and all liability and from all claims or demands of all kinds whatsoever by me or my heirs, legatees, successors, assigns, personal representatives, or estate, arising out of the acts or omissions of my Attorney-in-Fact, except for willful misconduct or gross negligence.

4. My Attorney-in-Fact is authorized to make photocopies of this instrument as frequently and in such quantity as he shall deem appropriate. Each photocopy shall have the same force and effect as any original.

5. If any part or provision of this instrument shall be invalid or unenforceable, such part or provision shall be ineffective to the extent of such invalidity or unenforceability only, without in any way affecting the remaining parts or provisions of this instrument.

6. This instrument, and actions taken by my Attorney-in-Fact properly authorized hereunder, shall be binding upon me, my heirs, successors, assigns, legatees, guardians and personal representatives.

7. This power of attorney authorizes my Attorney-in-Fact to make various property related decisions on my behalf, some of which relate to my health care. Accordingly, I confirm that in connection therewith, my Attorney-in-Fact shall be treated as my personal representative for all



mixed, and matters affecting my financial and personal interests, by way of illustration and not intending any limitation, to proceed on my behalf as stipulated under the following sections of the Indiana Code governing Powers of Attorney:

- IC § 30-5-5-2 Conferring general authority with respect to real property transactions.
- IC § 30-5-5-3 Conferring general authority with respect to tangible personal property transactions.
- IC § 30-5-5-4 Conferring general authority with respect to bond, share and commodity transactions.
- IC § 30-5-5-5 Conferring general authority with respect to banking transactions.
- IC § 30-5-5-6 Conferring general authority with respect to business operating transactions.
- IC § 30-5-5-7 Conferring general authority with respect to insurance transactions.
- IC § 30-5-5-8 Conferring general authority with respect to beneficiary transactions.
- IC § 30-5-5-9 Conferring general authority with respect to gift transactions including but not limited to gifts to trusts or other entities for charitable, estate planning and/or other purposes.
- IC § 30-5-5-10 Conferring general authority with respect to fiduciary transactions.
- IC § 30-5-5-11 Conferring general authority with respect to claims and litigation.
- IC § 30-5-5-12 Conferring general authority with respect to family maintenance.
- IC § 30-5-5-13 Conferring general authority with respect to benefits from military service.
- IC § 30-5-5-14 Conferring general authority with respect to records, reports, and statements.
- IC § 30-5-5-15 Conferring general authority with respect to estate transactions including but not limited to the establishment, amendment or revocation of wills and/or trusts for estate planning or other purposes.
- IC § 30-5-5-16 Conferring general authority with respect to health care powers.
- IC § 30-5-5-17 Conferring general authority with respect to withdrawing or withholding of medical treatment on behalf of the principal.
- IC § 30-5-5-18 Conferring general authority with respect to delegating authority.
- IC § 30-5-5-19 Conferring general authority with respect to all other matters.



I hereby incorporate by reference all the powers granted an Attorney-in-Fact under Indiana Code Sections 30-5-5-2 through 30-5-5-19; and grant these powers to Richard A. Kalina or Lorraine A. Zachau-Sears, his successor under this document.

The above conferring general authority with respect to banking transactions (I.C. § 30-5-5-5) includes but is not limited to my Attorney-in-Fact taking any action regarding the following accounts and certificates of deposit:

<u>Bank</u>	<u>Acct No.</u>	<u>Type</u>
[REDACTED]	[REDACTED]	Savings
[REDACTED]	[REDACTED]	Savings
[REDACTED]	[REDACTED]	Savings
[REDACTED]	[REDACTED]	Savings
[REDACTED]	[REDACTED]	Savings



Checking
Savings

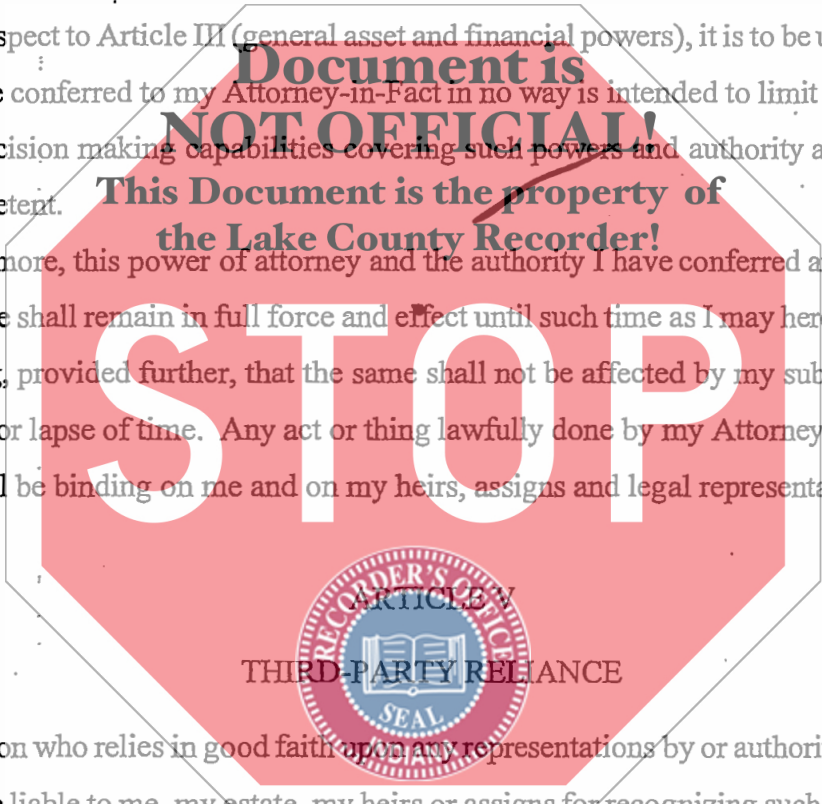
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ARTICLE IV

PROVISION APPLICABLE TO ARTICLE III

With respect to Article III (general asset and financial powers), it is to be understood that the authority I have conferred to my Attorney-in-Fact in no way is intended to limit or restrict my own authority or decision making capabilities covering such powers and authority as long as I remain mentally competent. **This Document is the property of the Lake County Recorder!**

Furthermore, this power of attorney and the authority I have conferred and specified under Article III above shall remain in full force and effect until such time as I may hereinafter revoke the same in writing, provided further, that the same shall not be affected by my subsequent disability, incompetence, or lapse of time. Any act or thing lawfully done by my Attorney-in-Fact under this instrument shall be binding on me and on my heirs, assigns and legal representatives.



No person who relies in good faith upon any representations by or authority of my Attorney-in-Fact, shall be liable to me, my estate, my heirs or assigns for recognizing such representations or authority.

ARTICLE VI

NOMINATION OF GUARDIAN

In the event a judicial proceeding is brought to establish a guardianship over my person or property, I hereby nominate my Attorney-in-Fact, Richard A. Kalina, hereinabove designated and appointed, to be my guardian of my person and my estate. In the event that he dies, resigns, is unable to serve, then I nominate Lorraine A. Zachau-Sears as my alternate guardian.

purposes relating to my Protected Health Information, as provided in 45 CFR 164.502(g)(2).

IN WITNESS WHEREOF, I have hereunto executed this Durable Power of Attorney this

22nd day of June, 2012.

Gertrude Szot
GERTRUDE SZOT

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Gertrude Szot, who acknowledged the execution of the foregoing General Durable Power of Attorney this 22nd day of June, 2012.

WITNESS my hand and notarial seal.
This Document is the property of the Lake County Recorder!

Christine A. Bryant
Notary Public -

My Commission Expires: _____
My County of Residence: _____

CHRISTINE A. BRYANT
NOTARY PUBLIC STATE OF INDIANA
LAKE COUNTY
MY COMMISSION EXPIRES 10/15/15



I 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 Andrea A Plasencia

This instrument was prepared by:
Lawrence A. Kalina, #5058-45
8396 Mississippi Street
Merrillville, IN 46410
(219)769-2323.