

GENERAL DURABLE POWER OF ATTORNEY

OF

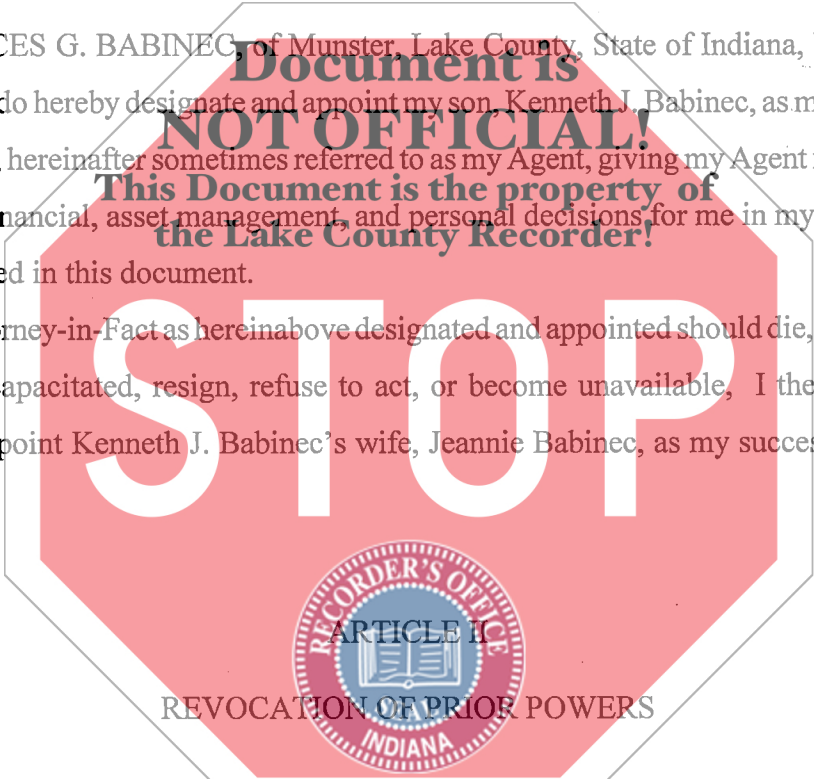
FRANCES G. BABINEC

ARTICLE I

DESIGNATION OF AGENT

I, FRANCES G. BABINEC, of Munster, Lake County, State of Indiana, being a mentally competent adult, do hereby designate and appoint my son, Kenneth J. Babinec, as my true and lawful Attorney-in-Fact, hereinafter sometimes referred to as my Agent, giving my Agent full authority and power to make financial, asset management, and personal decisions for me in my name and stead as authorized in this document.

If my Attorney-in-Fact as hereinabove designated and appointed should die, become mentally or physically incapacitated, resign, refuse to act, or become unavailable, I then and do hereby designate and appoint Kenneth J. Babinec's wife, Jeannie Babinec, as my successor Attorney-in-Fact.



2017 020030

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORD
2017 MAR 29 11:00:07
MICHAEL B. PROSEN
RECORDER

ARTICLE II

REVOCATION OF PRIOR POWERS

I hereby revoke all powers of attorney, general and/or limited, heretofore granted by me as principal and terminate all agency relationships created under any such prior powers, including those of all successor agents named or contemplated therein, if any.

ARTICLE III

GENERAL ASSET AND FINANCIAL POWERS

My Attorney-in-Fact is authorized in his sole and absolute discretion from time to time and

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TITLE COMPANY
FB1700123

FIDELITY - HIGHLAND

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at any time, with respect to any and all of my property and interest in property, real, personal and 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 including but not limited to the condominium I currently own located at 1624 White Oak Circle Unit 1B, Munster, Indiana 46321; and legally described as Unit No. 1-B Building No. 8 in White Oak Woods Condominiums, a Horizontal Property Regime, established under the Declaration of Condominium recorded as Document No. 2001 084318, also filed in Plat Book 90 page 96, and as Document No. 2001 084319 under the date of October 18, 2001, and all amendments thereto, including but not limited to the Eighth Amendment recorded February 12, 2004 as Document No. 2004 012264, in the Office of the Recorder of Lake County, Indiana, together with an undivided interest in the common elements appertaining thereto; and the interest and rights I have regarding Hartsfield Village Unit No. 204, 10002 Columbia Avenue, Munster, Indiana 46321.
- 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 all bond, share and commodity transactions including but not limited to my IRA and Non-IRA accounts at Merrill Lynch or elsewhere and any and all stock and/or bond certificates in my name and/or being held in my behalf.
- IC § 30-5-5-5 Conferring general authority with respect to all bank accounts and banking transactions including but not limited to my Peoples Bank checking account and my First Merchants Bank IRA or Individual Retirement Account, Certificates of Deposit, and any and all other bank assets.
- 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 policies and/or transactions including but not limited to my Prudential Insurance and Lincoln National Life insurance accounts and/or policies.
- 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 trusts for estate

planning or other purposes.
IC § 30-5-5-16 Conferring general authority with respect to health care powers.
IC § 30-5-5-18 Conferring general authority with respect to delegating authority.
IC § 30-5-5-19 Conferring general authority with respect to all other matters including but not limited to all social security and/or medicare and/or medicaid matters.

I hereby incorporate by reference all the powers granted an Attorney-in-Fact under Indiana Code Sections 30-5-5-2 through 30-5-5-16; IC §30-5-5-18 and IC §30-5-5-19 and grant these powers to Kenneth J. Babinec or Jeannie Babinec, his successors under this document.

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.

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.

ARTICLE V

THIRD-PARTY RELIANCE

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, Kenneth J. Babinec, hereinabove designated and appointed, to be my guardian. In the event that he dies, resigns, is unable to serve, then I nominate

Jeannie Babinec as my alternate guardian.

ARTICLE VII

EFFECTIVE DATE

This power of attorney shall become effective upon my incapacity and disability wherein I am no longer able to personally handle my financial and business affairs or take care of my personal needs. I direct the named Attorney-in-Fact to secure a medical, written statement from my doctor with regard to my condition prior to assuming his authority under this document. This limitation as to the effective date of this Power of Attorney being restricted to my mental or physical disability, does not restrict or limit my authority to request in a written statement signed by me that my Attorney-in-Fact proceed under this Power of Attorney and assume their designated responsibilities as set out in this document upon my request prior to any mental incapacity or physical disability, but rather as a matter of convenience on my behalf.



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 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

15th day of August, 2016.

Document is NOT OFFICIAL!

This Document is the property of the Lake County Recorder!
FRANCES G. BABINEC

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

STOP

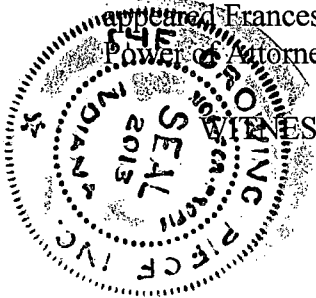
Before me, the undersigned, a Notary Public in and for said County and State, personally appeared Frances G. Babinec, who acknowledged the execution of the foregoing General Durable Power of Attorney this 15th day of August, 2016.

IN WITNESS my hand and notarial seal.



Lawrence A. Kalina
Notary Public - Lawrence A. Kalina

My Commission Expires: 6/21/24
My County of Residence: Lake



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

Mail To
Kenneth Babinec
612 Beech Ln
New Lenox, IL 60451

EXHIBIT "A"

UNIT NO. 1-B BUILDING NO. 8 IN WHITE OAK WOODS CONDOMINIUMS, A HORIZONTAL PROPERTY REGIME, ESTABLISHED UNDER THE DECLARATION OF CONDOMINIUM RECORDED AS DOCUMENT NO. 2001 084318, ALSO FILED IN PLAT BOOK 90 PAGE 96, AND AS DOCUMENT NO. 2001 084319 UNDER THE DATE OF OCTOBER 18, 2001, AND ALL AMENDMENTS THERETO, INCLUDING BUT NOT LIMITED TO THE EIGHTH AMENDMENT RECORDED FEBRUARY 12, 2004 AS DOCUMENT NO. 2004 012264, IN THE OFFICE OF THE RECORDER OF LAKE COUNTY, INDIANA, TOGETHER WITH AN UNDIVIDED INTEREST IN THE COMMON ELEMENTS APPERTAINING THERETO.

Parcel No: 45-07-32-352-086.000-027

Property: 1624 White Oak Circle, 1B, Munster, IN 46321

