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2017 084088

# POWER OF ATTORNEY

I, Sergio Navarrete, of Hammond, Indiana, do hereby make, constitute and appoint Yolanda Corona, of the County of Lake, State of Indiana, my true and lawful attorney in fact, for me and in my name, place and stead to do the following:

STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
2017 DEC 12 PM 2:19  
MICHAEL B. BROWN  
RECORDER

## 30-5-5-2 Real property transactions

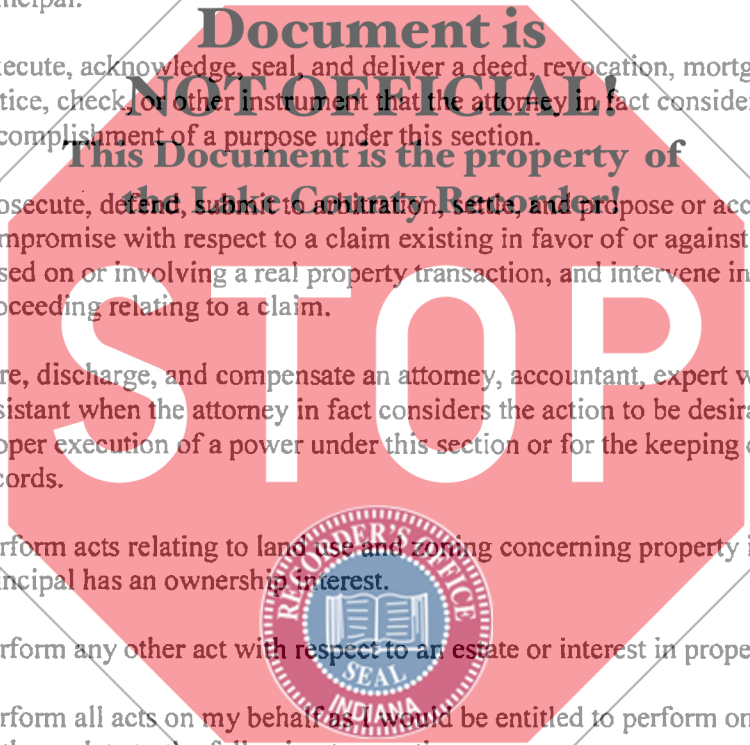
- (1) Accept as a gift or as security for a loan, to reject, demand, buy, lease, receive, or otherwise acquire either ownership or possession of an estate or interest in real property.
- (2) Sell, exchange, convey with or without covenants, quitclaim, release, surrender, mortgage, encumber, partition or consent to partitioning, plat or consent to plating, lease, sublet, or otherwise dispose of an estate or interest in real property.
- (3) Release in whole or in part, assign in whole or in part, satisfy in whole or in part, and enforce by action or proceeding, a mortgage, an encumbrance, a lien, or other claim to real property that exists or is claimed to exist in favor of the principal.
- (4) Perform acts of management or conservation with respect to an estate or interest in real property owned or claimed to be owned by the principal, including the power to do the following:
  - (A) Insure against casualty, liability, or loss.
  - (B) Obtain, regain, or protect possession of the estate or interest by action or proceeding.
  - (C) Pay, compromise, or contest taxes and assessments.
  - (D) Apply for and receive refunds for taxes and assessments.
  - (E) Purchase supplies and hire assistance or labor.
  - (F) Make repairs or alterations in the structures or lands.
- (5) Use, develop, modify, alter, replace, remove, erect, or install structures or other improvements upon real property in which the principal has or claims to have an interest.
- (6) Demand, receive, or obtain by action or proceeding money or other things of value to which the principal is, may become, or may claim to be entitled to as the proceeds of an interest in real property or of one (1) or more transactions under this section, conserve, invest, disburse, or use any proceeds received for purposes authorized under this section, and reimburse the attorney in fact for expenditures properly made by the attorney in fact.

17-40932

HOLD FOR MERIDIAN TITLE CORP

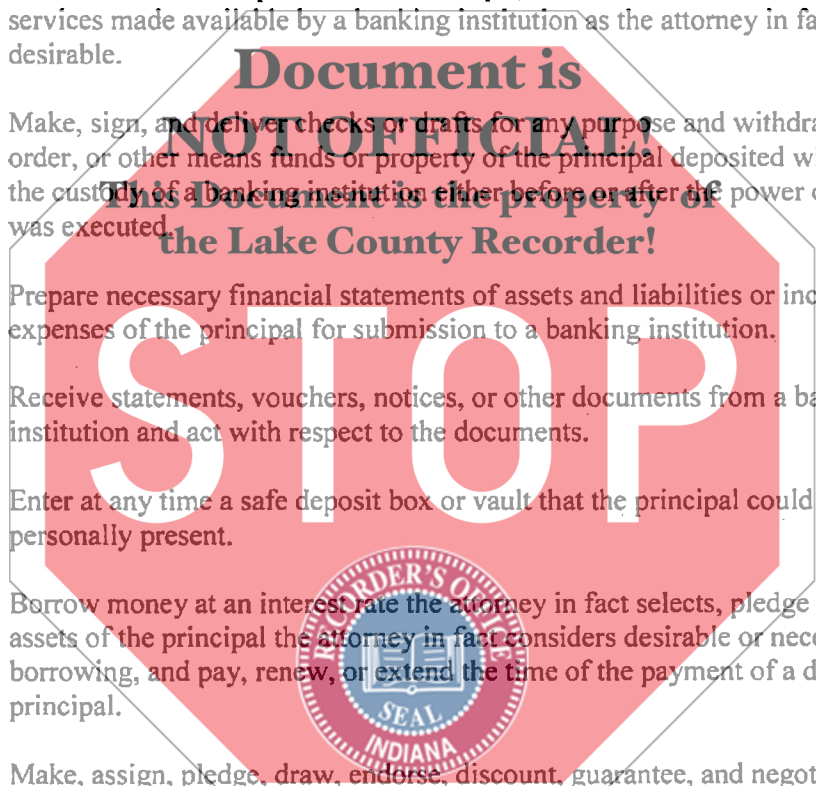
Handwritten initials and signatures: [Signature], [Signature], [Signature]

- (7) Participate in a reorganization with respect to real property, receive and hold shares of stocks or instruments of similar character received under a plan of reorganization, and act with respect to the shares, including the power to do the following:
- (A) Sell or otherwise dispose of the shares.
  - (B) Exercise or sell options.
  - (C) Convert the shares.
  - (D) Vote on the shares in person or by the granting of a proxy.
- (8) Agree and contract in any manner and on any terms with a person for the accomplishment of any purpose under this section and perform, rescind, reform, release, or modify an agreement or a contract made by or on behalf of the principal.
- (9) Execute, acknowledge, seal, and deliver a deed, revocation, mortgage, lease, notice, check, or other instrument that the attorney in fact considers useful for the accomplishment of a purpose under this section.
- (10) Prosecute, defend, submit to arbitration, settle, and propose or accept a compromise with respect to a claim existing in favor of or against the principal based on or involving a real property transaction, and intervene in an action or proceeding relating to a claim.
- (11) Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when the attorney in fact considers the action to be desirable for the proper execution of a power under this section or for the keeping of necessary records.
- (12) Perform acts relating to land use and zoning concerning property in which the principal has an ownership interest.
- (13) Perform any other act with respect to an estate or interest in property.
- (14) Perform all acts on my behalf as I would be entitled to perform on my own, as they relate to the following transaction:
- (A) Lender Name: Bank of England;
  - (B) Loan Type: VA;
  - (C) Loan Amount: \$237,900;
  - (D) Loan Term: 30 years.



### 30-5-5-5 Banking transactions

- (1) Continue, modify, or terminate a deposit account or other banking arrangement made by or on behalf of the principal before the execution of the power of attorney.
- (2) Open in the name of the principal alone, or in a way that clearly evidences the principal and attorney in fact relationship, a deposit account with a bank, trust company, savings association, credit union, thrift company, brokerage firm, or other institution that serves as a depository for funds selected by the attorney in fact, or hire a safe deposit box or vault space and make other contracts to procure services made available by a banking institution as the attorney in fact considers desirable.
- (3) Make, sign, and deliver checks or drafts for any purpose and withdraw by check, order, or other means funds or property of the principal deposited with or left in the custody of a banking institution either before or after the power of attorney was executed.
- (4) Prepare necessary financial statements of assets and liabilities or income and expenses of the principal for submission to a banking institution.
- (5) Receive statements, vouchers, notices, or other documents from a banking institution and act with respect to the documents.
- (6) Enter at any time a safe deposit box or vault that the principal could enter if personally present.
- (7) Borrow money at an interest rate the attorney in fact selects, pledge as security assets of the principal the attorney in fact considers desirable or necessary for borrowing, and pay, renew, or extend the time of the payment of a debt of the principal.
- (8) Make, assign, pledge, draw, endorse, discount, guarantee, and negotiate promissory notes, bills of exchange, checks, drafts, or other negotiable or nonnegotiable paper of the principal or payable to the principal or the principal's order, receive cash or other proceeds of a transaction authorized under this subdivision, accept a bill of exchange or draft drawn by another person upon the principal, and pay a bill of exchange or a draft when the bill of exchange or draft is due.
- (9) Receive for the principal and deal in or deal with a sight draft, warehouse receipt, or other negotiable or nonnegotiable instrument in which the principal has or claims to have an interest.



- (10) Apply for and receive letters of credit for a banking institution selected by the attorney in fact giving indemnity or other agreement in connection with letters of credit the attorney in fact considers desirable or necessary.
- (11) Consent to an extension in the time of payment with respect to a commercial paper or banking transaction in which the principal has an interest or by which the principal is or might be affected in any way.
- (12) Demand, receive, or obtain by action or proceeding money or other things of value to which the principal is, may become, or claims to be entitled as the proceeds of a banking transaction, and reimburse the attorney in fact for expenditures properly made in the execution of powers conferred upon the attorney in fact under this section.
- (13) Execute, acknowledge, and deliver an instrument in the name of the principal or other person the attorney in fact considers useful to accomplish a purpose permitted under this section.
- (14) Prosecute, defend, submit to arbitration, settle, and propose or accept a compromise with respect to a claim existing in favor of or against the principal based on or involving a banking transaction, or intervene in a related action or proceeding.
- (15) Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when the attorney in fact considers the action to be desirable for the proper execution by the attorney in fact of a power described in this section and keep needed records.
- (16) Perform any other acts with respect to a bond, a share, an instrument of similar character, a commodity, or an interest with respect to a commodity.

### **30-5-5-7 Insurance transactions**

- (1) Continue, pay the premium or assessment on, modify, rescind, release, or terminate a contract of life, accident, health, or disability insurance or for the provision of health care services or any combination of these contracts procured by or on behalf of the principal before the granting of the power of attorney that insures the principal or another person, without regard to whether the principal is or is not a beneficiary under the contract.
- (2) Procure new, different, or additional contracts of life, accident, health, or disability insurance for the principal or for the provision of health care services for the principal, and select the amount, type of insurance, and mode of payment under each contract, pay the premium or assessment on, modify, release, or terminate a contract procured by the attorney in fact, and designate the beneficiary under the contract. The attorney in fact may not be named a beneficiary of a contract, unless:

- (A) the attorney in fact is named as beneficiary of death benefit proceeds if permitted under section 8 of this chapter; or  
(B) the attorney in fact was named as a beneficiary under a contract that was procured by the principal before the granting of the power of attorney. The attorney in fact may continue to be named as beneficiary under the contract, or an extension or renewal of, or substitute for, the contract.

- (3) Apply for and receive any available loan on the security of the contract of insurance, whether for the payment of the premium or for the procuring of cash, surrender and receive the cash surrender value, exercise an election as to beneficiary or mode of payment, change the manner of paying premiums, change or convert the type of insurance contract, with respect to a contract of life, accident, health, disability, or liability insurance in which the principal has, or claims to have, a power described in this subdivision, or change the beneficiary of the contract of insurance. The attorney in fact may not be named a new beneficiary of a contract, unless:
- (A) the attorney in fact is named as beneficiary of death benefit proceeds if permitted under section 8 of this chapter; or  
(B) the attorney in fact was named as a beneficiary under a contract that was procured by the principal before the granting of the power of attorney. The attorney in fact may continue to be named as beneficiary under the contract, or an extension or renewal of, or substitute for, the contract.
- (4) Demand, receive, or obtain by action or proceeding money or other things of value to which the principal is, may become, or claims to be entitled to as the proceeds of a contract of insurance or a transaction permitted under this section, conserve, invest, disburse, or use anything received for a purpose permitted under this section, and reimburse the attorney in fact for expenditures properly made in the execution of powers conferred upon the attorney in fact.
- (5) Apply for and procure available governmental aid in the guaranteeing or paying of premiums of a contract of insurance on the life of the principal.
- (6) Sell, assign, hypothecate, borrow upon, or pledge the interest of the principal in a contract of insurance.
- (7) Pay from the proceeds or otherwise, compromise, contest, and apply for refunds in connection with a tax or an assessment levied by a taxing authority with respect to a contract of insurance, the proceeds of the refunds, or liability accruing from a tax or an assessment.
- (8) Agree and contract in any manner and on any terms with any person the attorney in fact selects to accomplish a purpose permitted under this section and perform, rescind, reform, release, or modify an agreement or a contract.

- (9) Execute, acknowledge, seal, and deliver a consent, a demand, a request, an application, an agreement, an indemnity, an authorization, an assignment, a pledge, a notice, a check, a receipt, a waiver, or other instrument the attorney in fact considers useful to accomplish a purpose permitted under this section.
- (10) Continue, procure, pay the premium or assessment on, modify, rescind, release, terminate, or otherwise deal with a contract of insurance, other than those permitted under subdivision (1) or (2), including fire, marine, burglary, compensation, liability, hurricane, casualty, or a combination of insurance, and do acts with respect to the contract or with respect to the contract's proceeds or enforcement that the attorney in fact considers necessary or desirable for the promotion or protection of the interests of the principal.
- (11) Prosecute, defend, submit to arbitration, settle, and propose or accept a compromise with respect to a claim existing in favor of or against the principal based on or involving an insurance transaction or intervene in an action or proceeding relating to a claim.
- (12) Hire, discharge, and compensate an attorney, accountant, expert witness, or other assistant when the attorney in fact considers the action to be desirable for the proper execution by the attorney in fact of a power described in this section and keep needed records.
- (13) Perform any other acts in connection with procuring, supervising, managing, modifying, enforcing, and terminating contracts of insurance or for the provisions of health care services in which the principal is insured or is otherwise interested.

**30-5-5-19 All other matters**

I hereby authorize the attorney-in-fact to act as an alter ego of me with respect to all possible matters and affairs affecting property owned by me that I can perform through an attorney-in-fact.

My attorney-in-fact shall transact any and all business for me of any kind or nature whatsoever; to do and perform each and every act and thing whatsoever requisite and necessary or proper to be done in all matters affecting my business or property and with the same force and effect as though I were personally present and acting for myself; and I hereby ratify and confirm all that my said attorney-in-fact shall do by virtue hereof.

This Power of Attorney shall not be affected by subsequent disability or incapacity of the principal, or lapse of time (Indiana Code Section 30-5-10-3).

IN WITNESS WHEREOF, I hereunto set my hand and seal this 4<sup>th</sup> day of May, 2017.

*S. Navarrete*

Sergio Navarrete

STATE OF INDIANA

COUNTY OF LAKE

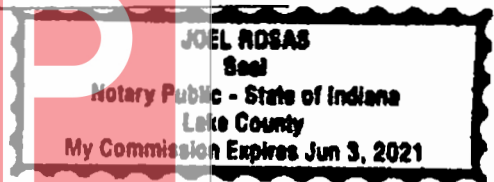
SUBSCRIBED AND SWORN to before me, a Notary Public, this 4<sup>th</sup> day of May, 2017.

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

**STOP**

Notary Public

My Commission Expires: June 3, 2021



The attorney-in-fact represents and warrants that within her knowledge this power is unrevoked and is still in full force and effect upon each and every exercise of the powers herein granted.



*Volanda Corona*  
Attorney-in-Fact, Volanda Corona

The instrument prepared by:

Joseph M. Roberts, Attorney at Law, The Law Office of Joseph M. Roberts LLC  
9120 Connecticut Drive, Suite G, Merrillville, Indiana 46410.

"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."  
PREPARED BY: *SJ*

**EXHIBIT "A"**

Property Address: 1205 Euclid Avenue, Whiting, IN 46394  
File No.: 17-40932

Lot Numbered 22 and the West 10 feet of Lot 21 in Block 1 as shown on the recorded plat of Davidson's Boulevard Addition to Whiting as per plat thereof, recorded in Plat Book 5 Page 26 in the Office of the Recorder of Lake County, Indiana.

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.



RECORDED  
INDEXED  
MAY 1 2018  
LAKELAND RECORDS