

BT232020-00161

POWER OF ATTORNEY

(Made under Indiana Code § 30-5, as amended or replaced (the "Statute"))

I, **VICTORIA GYFTAKIS**, as principal, designate **KATHERINE KOGLER** to be my Attorney-in-Fact. If **KATHERINE KOGLER** fails to serve or ceases to serve as provided in the statute, I designate **ATHANASIOS GYFTAKIS** as my Successor Attorney-in-Fact. Any successor shall become my Attorney-in-Fact when the person first designated has failed or ceased to serve as specified in the Statute, or has declined to serve.

A. POWERS. According to the Statute, an Attorney-in-Fact has any power granted under Indiana Code § 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 listed here and confers general authority with respect to them, unless specifically limited in this Power of Attorney:

- Real Property: IC § 30-5-5-2 Gifts: IC § 30-5-5-9
- Tangible Personal Property: IC § 30-5-5-3 Fiduciary: IC § 30-5-5-10
- Bonds, Shares & Commodities: IC § 30-5-5-4 Client and Investigation: IC § 30-5-5-11
- Retirement Plans: IC § 30-5-5-5 Family Maintenance: IC § 30-5-5-12
- Banking: IC § 30-5-5-5 Military Service Benefits: IC § 30-5-5-13
- Business Operating: IC § 30-5-5-6 Records, Reports & Statements: IC § 30-5-5-14
- Insurance: IC § 30-5-5-7 Estates: IC § 30-5-5-15
- Beneficiary: IC § 30-5-5-8 All Other Matters: IC § 30-5-5-19

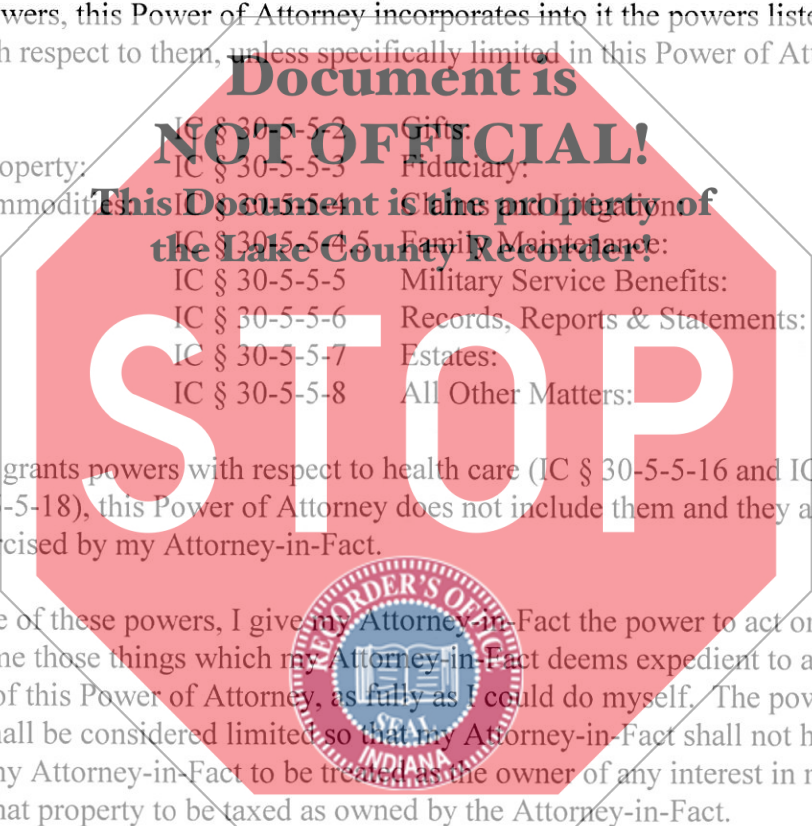
Although the Statute grants powers with respect to health care (IC § 30-5-5-16 and IC § 30-5-5-17) and delegation (IC § 30-5-5-18), this Power of Attorney does not include them and they are excluded from the powers to be exercised by my Attorney-in-Fact.

In furtherance of these powers, I give my Attorney-in-Fact the power to act on my behalf and do for me and in my name those things which my Attorney-in-Fact deems expedient to and necessary to effectuate the intent of this Power of Attorney, as fully as I could do myself. The powers granted in this Power of Attorney shall be considered limited so that my Attorney-in-Fact shall not have any power which would cause my Attorney-in-Fact to be treated as the owner of any interest in my property and which would cause that property to be taxed as owned by the Attorney-in-Fact.

B. RESERVATION OF POWER TO ACT AND REVOKE. I reserve in myself, however, the power to act on my own behalf and also to revoke or amend this Power of Attorney.

C. 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; provided, however, my Attorney-in-Fact shall be liable for the negligent exercise of power granted in this Power of attorney if the exercise of such power involves self-dealing.

D. SAFE DEPOSIT BOX. I give my Attorney-in-Fact power to enter any safe deposit box in my name either individually or jointly with any other person. I give the power also to remove property from or add property to any such box, and to relocate any such box within the banking institution or at another. Powers given are in addition to those incorporated into this Power of Attorney by reference.



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