

# NOT AN OFFICIAL DOCUMENT

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STATE OF INDIANA  
LAKE COUNTY  
FILED FOR RECORD  
GINA PIMENTEL  
RECORDER

## DURABLE POWER OF ATTORNEY

I, Bernice Faye Jones, being at least eighteen (18) years of age and mentally competent, do hereby designate and appoint my daughter, Lisa Lynne Bank, my true and lawful attorney-in-fact.

**I. POWERS.** I give to my attorneys-in-fact the powers herein specified to be used on my behalf. I am incorporating by reference herein those powers which comply with my wishes in accordance with the manner prescribed by Indiana Code §30-5-5. The powers given herein shall be considered limited so that my attorneys-in-fact shall not have any power which would cause my attorneys-in-fact to be treated as the owner of any interest in my property. My attorneys-in-fact shall have the following powers:

Powers listed and identified by reference to the Indiana Code as follows:

Indiana Code Section	Descriptive Language
A. I.C. §30-5-5-2	Language conferring general authority with respect to real property transactions.
B. I.C. §30-5-5-3	Language conferring general authority with respect to Tangible personal property transactions.
C. I.C. §30-5-5-4	Language conferring general authority with respect to bond, share, and commodity transactions.
D. I.C. §30-5-5-4.5	Language conferring general authority with respect to retirement plans.
E. I.C. §30-5-5-5	Language conferring general authority with respect to banking transactions.
F. I.C. §30-5-5-6	Language conferring general authority with respect to business operating transactions.
G. I.C. §30-5-5-7	Language conferring general authority with respect to insurance transactions.
H. I.C. §30-5-5-8	Language conferring general authority with respect to Beneficiary Transactions including

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my Trust.

- I. I.C. §30-5-5-9 Language conferring general authority with respect to gift transactions
- J. I.C. §30-5-5-10 Language conferring general authority with respect to fiduciary transactions.
- K. I.C. §30-5-5-11 Language conferring general authority with respect to claims and litigation.
- L. I.C. §30-5-5-12 Language conferring general authority with respect to family maintenance.
- M. I.C. §30-5-5-13 Language conferring general authority with respect to benefits from military service.
- N. I.C. §30-5-5-14 Language conferring general authority with respect to records, reports, and statements.
- O. I.C. §30-5-5-15 Language conferring general authority with respect to estate transactions
- P. I.C. §30-5-5-19 Language conferring general authority with respect to all other matters

Note: Though the statute grants powers with respect to health care (I.C. §305-5-16 and I.C. §30-5-5-17) and delegation (I.C. §30-5-518), this Power of Attorney does not include them. Health care can be provided in a separate power of attorney concerning health care.

II. FEEES. My attorneys-in-fact will not be entitled to a fee for services provided as my attorneys-in-fact.

III. LIABILITY AND INDEMNITY. My attorneys-in-fact shall only be liable for actions taken in bad faith; provided, however, my attorneys-in-fact shall be liable for the negligent exercise of the powers described herein if the exercise of such power involves self-dealing. I hereby ratify and confirm all that my attorneys-in-fact shall do by virtue hereof. Further, I agree to indemnify and hold harmless any person who, in good faith, acts under this Power of Attorney or transacts business with my attorneys-in-fact in reliance upon this Power, without actual knowledge of its revocation.

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#### IV. EFFECTIVE DATE, INCAPACITY, AND LIMITATIONS.

- A. This Power of Attorney shall be effective upon the date of execution hereof.
- B. This Power of Attorney is not terminated by my incapacity.

V. REVOCATION. I hereby reserve the right to revoke this Power of Attorney at any time. It is my intention that this Power of Attorney is intended to revoke all powers of attorney previously executed by me.

#### VI. MISCELLANEOUS

- A. Chapters of Statute Also Applicable. The following chapters of the Statute also apply to this Power of Attorney and acts performed under it:

- Definitions I.C. §30-5-2
- Reliance I.C. §30-5-8
- General Provisions I.C. §30-5-3
- Liabilities I.C. §30-5-9
- Duties I.C. §30-5-6
- Termination I.C. §30-5-10

IN WITNESS WHEREOF, I have hereunto set my hand this 17<sup>th</sup>  
Day of September, 2022.

Bernice Faye Jones  
Bernice Faye Jones

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STATE OF INDIANA            )  
  )SS:  
COUNTY OF LAKE            )

BEFORE ME, the undersigned, a NOTARY PUBLIC in and for said County and State, this 17<sup>th</sup> Day of September, 2022, personally appeared Bernice Faye Jones, and acknowledged the execution of the foregoing document as her free and voluntary act.

IN WITNESS WHEREOF, I have hereunto subscribed my name and affixed my official seal

My Commission expires: Jan. 18, 2026

Notary Public K. Pickett  
A Resident of Lake County

Prepared By: Michael D. Kvachkoff, Attorney at Law,  
325 N. Main, Crown Point, IN 46307, (219) 661-9500

