

## DURABLE POWER OF ATTORNEY OF MARGARET JEAN ORAM

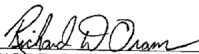
I, **MARGARET JEAN ORAM**, whose address is, **121 N. Jackson Street, Crown Point, County of Lake, State of Indiana, 46307**, hereby nominate, constitute and appoint **RICHARD D. ORAM**, whose address is **447 Lake Street, Crown Point, County of Lake, State of Indiana, 46307**, as my true and lawful attorney-in-fact, to do and perform for me in my name the following:

1. **Banking and Financial Transactions** - (a) To open accounts, in my name or on my behalf, in any bank or trust company, savings and loan company, insurance company, credit union, or any other banking or savings institution, and to deposit into such accounts, or into account now existing or hereafter established in my name, any money, checks, notes, drafts, acceptances or other evidences of indebtedness payable to or belonging to me, including but not limited to: checks or drafts issued by the Treasurer of the United States or any other official, bureau, department or agency of any State, municipality or other government body; and to disburse, withdraw or receive from such accounts, all or any part of the balance therein; (b) to make such endorsements and to sign such documents as may be required in connection with deposit into any of such accounts; (c) To sign checks, withdrawals, drafts, receipts or other documents as may be required in connection with disbursement or withdrawal from or receipt of such accounts; and (d) to have access to and to remove any or all of my property contained or held in any safety deposit box.
2. **Motor vehicles** - To sell, lease, maintain, insure, license and re-license any motor vehicle which I may own or in which I may have an interest and to execute and deliver any instruments required to do so.
3. **Tax Matters** - (a) To prepare, execute and file on my behalf income and other tax returns and pay any amount determined due; (b) to prepare, execute and file on my behalf documents pertaining to real estate and personal property taxes, assessments, and applications for exemptions; and (c) To act on my behalf in tax matters where it may be necessary to negotiate, compromise and settle tax disputes, including appealing determinations of value assessments and taxes due.
4. **Conduct of Business** - (a) To manage my property and to conduct my business affairs, including, but not limited to: leasing, managing and maintaining any real or personal property which I may own; (b) to recover, obtain and hold possession of any real estate, moneys, goods, chattels, debts, or any other thing in which I may have an interest; (c) To pay discharge or compromise any of my debts or other obligations.
5. **Securities Transactions** - (a) To purchase or otherwise acquire, to sell or otherwise dispose of, securities including, but not limited to: stocks, bonds, notes, and other securities or evidences of indebtedness, all at such price and on such terms as my attorney-in-fact may determine; (b) to vote any such securities in my name, in person or by proxy; and (c) To receive dividends and other distributions on such securities.
6. **OTHER POWERS SPECIFICALLY DESIGNATED: TO DO ANY AND ALL THINGS FOR ME AND ON MY BEHALF THAT I COULD HAVE DONE DURING MY LIFETIME FOR MYSELF. I INCORPORATE BY REFERENCE HEREIN ALL DESCRIPTIVE LANGUAGE SET FORTH IN I.C. 30-5-5-2 THROUGH 30-5-5-19.**



# NOT AN OFFICIAL DOCUMENT

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



RICHARD D. ORAM, ATTORNEY-IN-FACT

Document prepared by: Michael E. Halpin, Attorney No. 11206-45, 5590 Broadway, Merrillville, IN 46410-2633, tel: 219.981.1010

I, Michael E. Halpin, 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.

Michael E. Halpin

Property of Lake County Recorder

# NOT AN OFFICIAL DOCUMENT

## Certificate OF VALIDITY FOR POWER OF ATTORNEY

Before me, the authority identified below, personally appeared RICHARD D. ORAM, (agent) who, being duly sworn by me, deposes and certifies that:

1. Attached is the complete and unaltered Power of Attorney dated November 16, 2012 from MARGARET JEAN ORAM, AKA MARGARET J. ORAM (Principal);
2. Principal, on the date of this Affidavit, is alive and has not given any notice to Agent of changes or termination of the Power of Attorney. Principal/Grantor was mentally competent at the time the Power of Attorney was executed;
3. For and in consideration of Barrister Title, LLC accepting the Agent's authority and the title company's action in conducting the closing and subsequent insuring of the purchase transaction of property located at 121 N. Jackson St., Crown Point IN 46307 from Margaret J. Oram (and Richard D. Oram) to Michael A. Campbell and Tiffany G. Campbell, pursuant to said Power of Attorney, Agent agrees to indemnity, defend and hold Barrister Title LLC harmless from and against any and all losses, claims, costs, damages, causes of action (including attorney's fees) and any other expenses incurred by Barrister Title LLC arising directly or indirectly out of its acceptance of Agent's authority pursuant to said Power of Attorney.

Sworn to this 21<sup>st</sup> day of March, 2023

(X) Richard D. Oram  
Richard D. Oram, Agent  
400 Cochran Drive, Crown Point, IN 46307  
219-689-1345

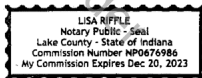
Subscribed and sworn to before me this 21<sup>st</sup> day of March, 2023 personally appeared Richard D. Oram and acknowledged the execution of the above document and who, having been duly sworn, states this to be his voluntary act for the uses and purposes therein.

WITNESS MY HAND AND Notarial Seal:

(X) Lisa Riffle  
Notary Public

My Commission Expires: 12-20-2023

SEAL



# NOT AN OFFICIAL DOCUMENT

PROPERTY ADDRESS: 121 N. Jackson Street, Crown Point, IN 46307

LEGAL DESCRIPTION: LOT 8 EXCEPT 120 FEET OF THE WEST SIDE THEREOF, JACKSON'S DIVISION OF COMMISSIONERS ADDITION, IN THE TOWN, NOW CITY OF CROWN POINT AS SHOWN IN PLAT BOOK "A" PAGE 326, IN LAKE COUNTY, INDIANA

TAX NUMBER: 45-16-08-206-023.000-042

THIS INSTRUMENT PREPARED BY: Richard D. Oram, 447 Lake Street, Crown Point, In 46307

MAIL TO: Richard D. Oram, 447 Lake Street, Crown Point, IN 46307