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**GENERAL DURABLE POWER OF ATTORNEY  
OF  
BILL D. ROBINSON**

**ARTICLE I  
DESIGNATION OF AGENT**

I, **BILL D. ROBINSON**, of Merrillville, Lake County, State of Indiana, being a mentally competent adult, do hereby designate and appoint **PATRICIA A. ROBINSON**, of Merrillville, Lake County, State of Indiana, 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, place, 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, or become legally separated or divorced from me (in the event my said Agent is my spouse), I then and do hereby designate and appoint **DAVID W. KALUF**, currently of St. John, Lake County, State of Indiana, as my successor Attorney-in-Fact.

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 **SUSAN R. HOFSTRA**, currently of Merrillville, Lake County, State of Indiana, as my successor Attorney-in-Fact.

**ARTICLE II  
REVOCAION OF PRIOR POWERS**

I hereby revoke all powers of attorney, general 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 or her sole and absolute discretion from time to time and at any time, with respect to any and all of my property and interests in property, real, personal, and mixed and matters affecting my financial interests by way of illustration and not intending any limitation, to do or perform the following:

1. Purchase, sell, mortgage, grant easements, convey, and lease any interest in real estate, wherever located, of which I may be the owner or have an ownership interest, now or hereafter; and perform all activities granted under IC §30-5-5-2.

GINA PIMENTEL  
RECORDER  
STATE OF INDIANA  
LAKE COUNTY  
RECORDED AS PRESENTED

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2. Bargain for, contract concerning, buy, sell, encumber, and in any way and manner deal with my personal property for my support and the support of those persons to whom I owe an obligation of support; and perform all activities granted under IC §30-5-5-3.

3. Purchase, sell, dispose of, assign, and pledge notes, stocks, bonds, and securities and to exercise such voting rights as my ownership of any notes, stocks, bonds, and securities may entitle me, either in person or by proxy, and perform all activities granted under IC §30-5-5-4.

4. To make contributions, including rollover contributions, or cause contributions to be made on my behalf to any retirement plan; to establish one or more individual retirement accounts in my name; to elect a form of payment of benefits from a retirement plan and withdraw benefits from a retirement plan; to exercise investment powers available under a retirement plan; to designate at least one (1) beneficiary or contingent beneficiary for any benefits payable under a retirement plan and to change any earlier designation of beneficiary; to borrow from, sell assets to, and purchase assets from the retirement plan if authorized by the retirement plan; and to waive the right of the principal to be a beneficiary of a joint or survivor annuity; and to perform all actions granted under IC § 30-5-5-4.5.

5. Make, draw, and endorse promissory notes, checks, bills of exchange, or other negotiable instruments to which I may be entitled under the Uniform Commercial Code and to exercise any right with regard to the same including the right to waive demand, presentment, protest, notice of protest, and notice of nonpayment of all such instruments as well as the right to make deposits to and withdrawals from and to invest, reinvest, or renew any of my deposited checking, savings, certificate of deposits, or other accounts of whatever nature or wherever retained or deposited; to establish new or close out existing accounts of any nature pertaining to my funds and money; to utilize and expend any of my money from any such accounts, or if necessary to utilize my assets in the event my liquid funds are depleted or not readily available, for the payment of my just and lawful debts and bills, including the right to utilize my credit cards and charge accounts, in a manner that will best serve my financial interests according to the sole and absolute discretion of my said Attorney-in-Fact; to enter any lock box or safe deposit box in my name, and perform all banking activities granted under IC §30-5-5-5.

6. Discharge and perform any duty or liability, right, power, or privilege that the principal has under a partnership agreement; or take any action with regard to a sole proprietorship owned by the principal; and perform all actions granted under IC §30-5-5-6.

7. Purchase, maintain, surrender, collect, or cancel: (a) life insurance or annuities of any kind on my life or the life of any one in whom I have an insurable interest; (b) liability insurance protecting me and my estate against third party claims; (c) hospital

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insurance, medical insurance, Medicare supplement insurance, custodial care insurance, and disability income insurance for me or any of my dependents, and (d) casualty insurance insuring assets of mine against loss or damage due to fire, theft, or other commonly insured risk; to pay all insurance premiums, to select any options under such policies, to increase coverage under any such policy, to borrow against any such policy, to pursue all insurance claims on my behalf, to adjust insurance losses, and the foregoing powers shall apply to private and public plans, including but not limited to Medicare, Medicaid, SSI, and Worker's Compensation; and perform all activities granted under IC §30-5-5-7.

8. Create transfer on death transfers and payable on death transfers regarding the principal's assets, including designating, amending, removing, modifying or changing any designation of beneficiary, terminating any transfer on death transfer or payable on death transfer, including adding to or withdrawing from such an account, and any other activities in accordance with the provision of IC §30-5-5-7.5.

9. Represent and act for the principal in all matters affecting a trust, a probate, an estate, a guardianship, a custodianship, an escrow, or other fund out of which the principal is entitled or claims to be entitled as a beneficiary, and perform all activities granted under IC §30-5-5-8.

10. Make gifts to organizations and individuals on behalf of the principal and perform any other activities in accord with the provisions of IC §30-5-5-9.

11. Represent and act for the principal in all ways and in all matters affecting a fund in which the principal is a fiduciary and apply for and procure in the name of the principal letters of administration, letters testamentary, letters of guardianship, or any other type of judicial or administrative authority to act as a fiduciary; and perform all activities granted under IC §30-5-5-10.

12. Institute, supervise, prosecute, defend, represent me in, intervene in, abandon, compromise, arbitrate, settle, dismiss, and appeal from any and all legal, equitable, judicial, or administrative hearings, actions, suits, proceedings, attachments, arrests, decedent, or guardianship estate matters, for the protection of my personal or financial interests involving me in any way, including, but not limited to, matters or proceedings with respect to claims by or against me arising out of property damages or personal injuries suffered or caused by me or under such circumstances that the loss resulting therefrom will or may be imposed on me and otherwise engage in litigation involving me, my property, or any interest of mine, including any property or interest or person for which or whom I have or may have any responsibility; and perform all activities granted under IC §30-5-5-11.

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13. Perform acts necessary for maintaining the customary standard of living of the principal's spouse, children, and other persons customarily supported by the principal; and perform all activities granted under IC §30-5-5-12.

14. Execute vouchers in the name of the principal for allowances and reimbursements payable by the United States, a state, or a subdivision of a state to the principal; and perform all actions granted under IC §30-5-5-13.

15. Keep records, hire and discharge accountants and attorneys, represent the principal in all matters of taxation involving the federal government, the government of any state or any local governmental unit, and to prepare, sign and file any documents or forms that may be required in any such tax matters; including my state and Federal Income Tax Returns, and to receive and respond to any correspondence from these taxing agencies; and perform all actions granted under IC §30-5-5-14.

16. Accept, renounce, or claim a legacy, bequest, devise, gift, or other property on behalf of the principal; establish a revocable trust for the benefit of the principal; and perform all actions granted under IC §30-5-5-15.

17. To delegate authority to one (1) or more persons of any or all powers given my Attorney-in-Fact in accord with the provisions of IC §30-5-5-18.

18. To act as an alter ego of the principal with respect to all possible matters and affairs affecting the property owned by the principal that the principal can perform through an Attorney-in-Fact in accord with the provisions of IC §30-5-5-19.

I hereby incorporate by reference all the powers granted an Attorney-in-Fact under IC §§30-5-5-2 to 30-5-5-19. However, I am specifically excluding IC § 30-5-5-16 conferring general authority with respect to health care powers and IC § 30-5-5-17 conferring general authority with respect to withdrawing or withholding of medical treatment on behalf of the principal from this power of attorney. I grant the powers enumerated in this power of attorney to **PATRICIA A. ROBINSON** or her successor under this document.

## **ARTICLE IV SPECIFIC AUTHORITY TO REPRESENT PRINCIPAL WITH INTERNAL REVENUE SERVICE**

I grant to my acting Power of Attorney the rights granted under the IRS Power of Attorney and Declaration Representative Form 2848 to have access to all of my files and records with the Internal Revenue Service Department, to secure copies of all prior income tax returns filed by me as well as gift tax returns and corporate tax returns filed by me. In addition, in the event that I am incapacitated, my acting Power of Attorney shall have the authority to sign all tax returns required on my behalf. My Power of Attorney is

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authorized to receive and inspect confidential tax information and to perform any and all acts that I can perform with respect to the tax matters, which would include the authority to sign any agreements, consent, or other documents. In addition, I grant my Power of Attorney the right to receive refund checks, the power to sign returns and the power to execute a request for disclosure of tax returns or return information.

## ARTICLE V PROVISION APPLICABLE TO ARTICLE III AND ARTICLE IV

With respect to Article III (general asset and financial powers) and Article IV (authority to represent me with Internal Revenue Service), 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 AND ARTICLE IV 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 VI 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 VII NOMINATION OF GUARDIAN

In the event a judicial proceeding is brought to establish a guardianship over my person or property, I hereby nominate **PATRICIA A. ROBINSON** as my Attorney-in-Fact, hereinabove designated and appointed to be my guardian. In the event that she dies, resigns, or is unable to serve, then I nominate **DAVID W. KALUF** as my alternate guardian.

## ARTICLE VIII 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

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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 that my Attorney-in-Fact proceed under this Power of Attorney and assume his or her or her 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.

I specifically direct my doctor to perform any examination needed to determine whether I am disabled or incapacitated at the request of the person I have designated as my Attorney-in-Fact and to deliver the results of the examination and, if I am disabled or incapacitated, the certificate stating that I am unable to manage my affairs to the person I have designated as my Attorney-in-Fact. For purposes of determining my disability or incapacity, I designate the person named as my Attorney-in-Fact as my personal representative regarding my "protected health" information (PHI), as provided in 45 C.F.R. 164.502(g)(2), who is to be treated as I would be with respect to my rights regarding the use and disclosure of my individually identifiable health information or other medical records including any information governed by the Health Insurance Portability and Accountability Act of 1996 as amended.

## ARTICLE IX 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 or her heirs, legatees, successors, assigns, personal representatives, and estate, acting in good faith hereunder, is hereby released and forever discharged from any and all liability (including civil, criminal, administrative, or disciplinary) 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 or she shall deem appropriate. Each photocopy shall have the same force and effect as any original.

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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 affecting the remaining parts or provisions of this instrument in any way.~~

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. I direct that this Power of Attorney be given full faith and credit in all of the fifty (50) states of the United States of America, and be honored by all banking institutions and brokerage firms regardless of the state laws in which the financial institution is located. I further direct my Power of Attorney to take whatever action is necessary to conduct my business throughout the United States of America with this valid Power of Attorney and in any foreign country in which I hold assets.

IN WITNESS WHEREOF, I have hereunto executed this General Durable Power of Attorney this 15th day of June, 2020.

Bill D. Robinson  
BILL D. ROBINSON

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. By: Amy K. Nowaczyk, Preparer