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POWER OF ATTORNEY TO CONVEY REAL ESTATE

I, AGNES SKEATES, of Lake County, Indiana, do hereby
make, constitute and appoint Melvin A. Olson of Andover, New
Jersey my true and lawful attorney in fact, for me and in
my name, place and stead to offer for sale and convey my real
estate in Hammond, Lake County, Indiana as hereinafter described,
to-wit:

Lot Fourteen (14), in Block Five (5), in Tewes Park Addition to the City of Hammond, as per plat thereof, recorded in Plat Book 20, page 22, in the Office of the Recorder of Lake County, Indiana....commonly known as 1463 Shell Street, Hammond, Lake County, Indiana.

Said attorney in fact is specifically authorized to execute instruments including, without limitation, real estate listing contracts, offers of sale (or acceptance of offers of purchase), warranty deeds, and vendor's closing affidavits. Said attorney in fact is authorized to convey said real estate by way of conventional mortgage financing, mortgage assumption, Veterans Administration loan or Federal Housing Administration loan financing. Moreover, said attorney in fact is authorized to offer for sale and convey those items of our tangible personal property on or about the premises of the described real estate.

This Power of Attorney is to remain in effect up to and including the 1st day of September, 1984 unless revoked, according to law, prior to said date. Pending said expiration date or earlier date of revocation, I ratify and confirm all that my said attorney in fact shall do by virtue of this Power of Attorney. I further state that this Power of Attorney shall not be affected by the fact that I might become incompetent hereafter, but shall remain in full force and effect.

IN WITNESS WHEREOF, I hereunto set my hand and seal this day of March, 1983.

Agnes Skeates

FILED

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OFFICE & BINDS

I, MELVIN A. OLSON, of Andover, New Jersey, do hereby

ACCEPT the foregoing appointment as attorney in fact for Agnes

Skeates, for the purposes stated.

IN WITNESS WHEREOF, I hereunto set my hand and seal this day of March, 1983.

Melvin A. Olson

COUNTY OF LAKE)

Before me, a Notary Public in and for said County and State, personally appeared Agnes Skeates and Melvin A. Olson who acknowledged the execution of the foregoing Power of Attorney to Convey Real Estate and acceptance thereof.

WITNESS my hand and Notarial Seal this 472 day of March, 1983.

Notary Public David Baul Allen

My Commission expires:

8-20-84

County of Residence:

Lake

This instrument prepared by:

DAVID PAUL ALLEN Attorney at Law 5305 Hohman Avenue Hammond, IN 46320

Telephone: (219) 391-7275

Mail To:

David Paul Allen Attorney at Law 5305 Hohman Avenue Hammond, IN 46320