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Pol D-410763-4 LD 20004035 Fst Fedl Svgs Bank of IN 545 Bdwy, Gary, IN 46401 FOWER OF ATTORNEY

STATE OF INDIANA, LAKE COUNTY.

KNOW ALL MEN BY THESE PRESENTS:

CHICAGO TITLE INSUNANCE COMPANY That Ernest S. Ray, Jr. has constituted, made and appointed, and by these presents do make, constitute and appoint Mary N. Ray true and lawful attorney for me and in my name place and stead to use this power of attorney for the period of thirty (30) days starting November 1, 1984 thru November 30, 1984 giving and granting unto the said attorney my full and whole power and authority in and about the premises; and generally to do and to perform all and every act and acts, thing and things, device and devices in the law whatsoever needful and necessary to be done in and about the premises; and for me and in my name to do, execute and perform, as largely and amply, to all intents and purposes, as I might or could do if I were personally present; and an attorney, or attorneys under me for the purpose aforesaid to make and substitute, hereby ratifying and confirming all that my said attorney or substitute shall lawfully do by virtue herof.

IN witness Whereof, I have hereto set my hand and seal, The 15TH day of November in the year of our Lord One Thousand Nine Hundred and Eighty Four

Ernest S. Ray, Jr.

ary Public, Georgia, State At Large My Commission Expires July 8, 1988

FILED

DEC 3 1984