

Suburban Mtg Co, 8300 Bldg, Merr
0-4060

C-417661 CP
LD

861771

NOTICE: The powers granted by this document are broad and sweeping. They are defined in Connecticut Statutory Short Form Power of Attorney Act, sections 1-42 to 1-56, inclusive, of the general statutes, which expressly permits the use of any other or different form of power of attorney desired by the parties concerned.

KNOW ALL MEN BY THESE PRESENTS, which are intended to constitute a GENERAL POWER OF ATTORNEY pursuant to Connecticut Statutory Short Form Power of Attorney Act:

That I, Raymond J. Cross, Jr. residing at 37 Arapaho Road, Brookfield, CT 06805

(insert name and address of the principal)

do hereby appoint Marguerite C. Cross, residing at 37 Arapaho Road, Brookfield, CT 06805

(insert name and address of the agent, or each agent, if more than one is designated)

my attorney(s)-in-fact TO ACT:

(If more than one agent is designated and the principal wishes each agent alone to be able to exercise the power conferred, insert in this blank the word "severally." Failure to make any insertion or the insertion of the word "jointly" shall require the agents to act jointly)

First: In my name, place and stead in any way which I could do, if I were personally present, with respect to the following matters as each of them is defined in the Connecticut Statutory Short Form Power of Attorney Act to the extent that I may be permitted by law to act through an agent:

[Strike out and initial in the opposite box any one or more of the subdivisions as to which the principal does NOT desire to give the agent authority. Such elimination of any one or more of subdivisions (A) to (K) inclusive, shall automatically constitute an elimination also of subdivision (L).]

To strike out any subdivision, the principal must draw a line through the text of that subdivision AND write initials in the box opposite.

- (A) real estate transactions; []
 - (B) chattel and goods transactions;-- [RB]
 - (C) bond, share and commodity transactions; [RB]
 - (D) banking transactions; []
 - (E) business operating transactions; [RB]
 - (F) insurance transactions; []
 - (G) estate transactions; [RB]
 - (H) claims and litigation; [RB]
 - (I) personal relationships and affairs; [RB]
 - (J) benefits from military service; [RB]
 - (K) records, reports and statements;-- [RB]
 - (L) all other matters; * []
- Special provisions []

STATE OF INDIANA
LAKE COUNTY
FILED FOR RECORDS

JUL 1 1 28 PM '86

RUDOLPH C. RYAN
RECORDER

FILED
JUN 30 1986

Lucie O. Trout
AUDITOR LAKE COUNTY

Specifically relating to the execution of any and all documents for the refinance of 6014 Polk Court, Merrillville, Indiana, including any and all mortgage documents.

Key #15-487-29 Barclay Village Unit 2 Lot 74

(Special provisions and limitations may be included in the statutory short form power of attorney only if they conform to the requirements of the Connecticut Statutory Short Form Power of Attorney Act.)

Second: With full and unqualified authority to delegate any or all of the foregoing powers to any person or persons whom my attorney(s)-in-fact shall select.

Third: Hereby ratifying and confirming all that said attorney(s) or substitute(s) may do or may cause to be done.

SURVIVAL OF AUTHORITY UPON DISABILITY AND INCOMPETENCE OF PRINCIPALS

This Power of Attorney SHALL NOT be affected by the subsequent disability or incompetence of the principal.

Witness hand and seal this 4th day of June, 1986.
SIGNED, SEALED AND DELIVERED
IN THE PRESENCE OF

Patricia A. Douglas
Patricia A. Douglas, Witness

Raymond J. Cross, Jr.
Raymond J. Cross, Jr. Signature of Principal

Kristen A. Huttemann
Kristen A. Huttemann, Witness

1529

Handwritten initials and scribbles.

STATE OF CONNECTICUT
COUNTY OF Fairfield

} ss. Danbury

June 4, 1986

The foregoing POWER OF ATTORNEY with provision for SURVIVAL OF AUTHORITY was
acknowledged before me this 4th day of June, 1986,

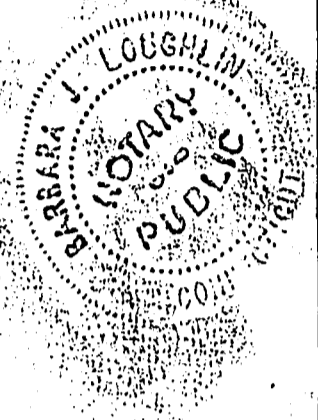
by _____ Raymond J. Cross, Jr.
(Name of person acknowledging)

as his free act and deed before me.

Barbara J. Loughlin

BARBARA J. LOUGHLIN
My comm. exp. 3/31/91

Notary Public
Commissioner of the Superior Court



Power of Attorney

Raymond J. Cross, Jr.

TO

Marguerite C. Cross

Dated

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