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Colonus L. Lay
P.O. Box M 886
Gary 46401

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POWER OF ATTORNEY

MAY 22 1987

STATE OF OHIO
COUNTY OF CUYAHOGA

Anna N. Antos
AUDITOR LAKE COUNTY

Known all men by these presents, that we, LILLIAN BANKS and
ESSIE CAST of 3712 East 146th , City of Cleveland, County of
Cuyahoga do hereby make, constitute and appoint ALBERT HUGHES of
2374 Delaware Avenue, City of Gary, State of Indiana, our true and
lawful attorney in fact, for us, and in our name, place and stead
to contract for the sale of the following property owned by us,
the mailing addresses are 2374 Delaware Avenue, Gary, Indiana and 2383
Pennsylvania Avenue Gary Indiana. Said attorney in fact is
authorized to contract with a real estate agency for the sale
and conveyance of any or all of the above property to any person,
including himself. Said attorney in fact is authorized to negotiate
the terms and conditions of the sale of the above mentioned
property, including price, and prepare the necessary documents for
transfer of title, however final approval and signature of the
contract and deeds rest with us.

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OAK PARK Add. L. 19
BI-99

46-137-28
OAK PARK Add
L. 28 BI-9

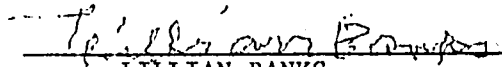
1. We grant to our said attorney in fact full power and authority to perform all acts to be done in and about the premises as herein described, as we could do if personally present.
2. We authorize said attorney in fact to request, demand, sue for, collect, recover, and receive all moneys which may become due and owing to me by reason of such sale and conveyance, whether by deed, contract or other instrument.
3. We give to said attorney in fact full power and authority to appoint a substitute to perform any of the acts that said attorney in fact is by this instrument authorized to perform, with the right to revoke such appointment of substitute at pleasure.
4. We hereby revoke all Powers of Attorney heretofore made by me authorizing any person to do any of his substitutes

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appointed by him, may do in the premises by virtue hereof.


5. All rights, powers, and authority of said attorney in fact to exercise any and all of the rights and powers herein granted shall commence and be in full force and effect on August 12, 1981, and such rights, powers, and authority shall remain in full force and effect thereafter until the property is sold or the power is revoked by us.

In witness where we have signed this Power of Attorney at 3712 East 146 th Street City of Cleveland, County of Cuyahoga, State of Ohio on this 11th day of August 1981.


LILLIAN BANKS


ESSIE CAST

Sworn and subscribed in my presence on this 11 day of, August, 1981.


RONALD D. JAMES
my commission has no EXPIRATION
DATE
NOTARY
PUBLIC



This document was prepared by RONALD D. JAMES, ATTORNEY-AT-LAW.

33 Public Square Building, Suite 414 - Cleveland, Ohio 44113 - (216) 241-0811.