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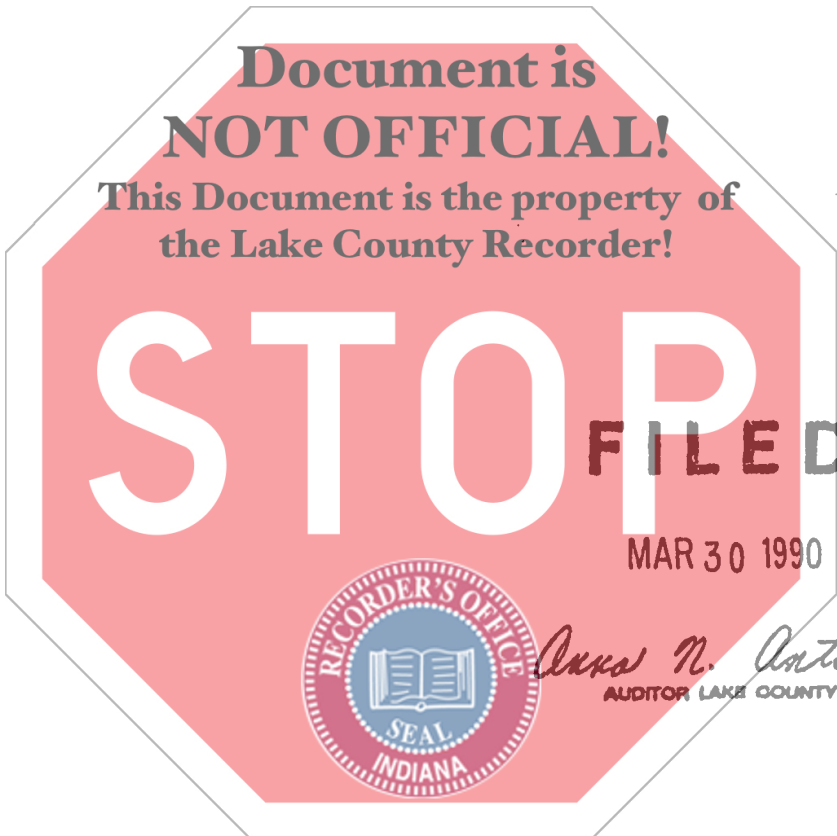
Power of Attorney

Know All Men by These Presents, That Ramona J. Smith

have made, constituted and appointed, and by these presents do make, constitute and appoint William B. Smith true and lawful Attorney for Ramona J. Smith and in her name, place and stead

To sign in my behalf to complete the disbursement of shares for the property known as 3144 Duluth Av. Highland In.

Key # 27-262-24
Lot 24, Block 3, Homestead Gardens Master Addition in the Town of Highland, as shown in Plat Book 31, page 79, in Lake County, Indiana.



CHICAGO TITLE INSURANCE COMPANY
INDIANA DIVISION
LAKE COUNTY RECORDER
ROBERT 'BOB' FREELAND
MAR 6 23 PM 1990

giving and granting unto William B. Smith said Attorney full power to do every act necessary to be done about the premises as fully as she might or could do if personally present, with full power of substitution and revocation, hereby ratifying and confirming all that William B. Smith said Attorney, or Ramona J. Smith substitute shall lawfully do or cause to be done by virtue thereof.

In Witness Whereof, The said Ramona J. Smith has hereunto set her hand and seal this 22 day of MARCH, 19 90.

Signed, sealed and delivered in presence of
Terri L. Smith
Terri L. Smith
Resident of Lake County, Indiana.
Comm Exp: 7-26-91

Ramona J. Smith (SEAL)
Ramona J. Smith (SEAL)
(SEAL)

This instrument prepared by: William B. Smith

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