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Estelle [redacted] 7

Key # 47-175-10

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MAY 13 1990

POWER OF ATTORNEY

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Know All Men by these Presents, that I, Arturo B. Villarruel, a resident of the City of Gary, County of Lake, State of Indiana, have made, constituted and appointed and by these presents do make, constitute and appoint Mayola L. Villarruel, City of Gary, County of Lake, State of Indiana, my true and lawful attorney for me and in my name to:

(a) Ask, demand, sue for and recover, collect and receive all money, deposits, accounts, interests, dividends and any other credits of whatsoever kind or nature as are now or hereafter shall become due, owing or payable to me and to make, execute and deliver acquittances, receipts, releases, or other discharges therefor;

(b) Settle, adjust or compromise any and all claims, accounts, or debts, owing to or by me and to take or deliver all necessary and proper releases therefor;

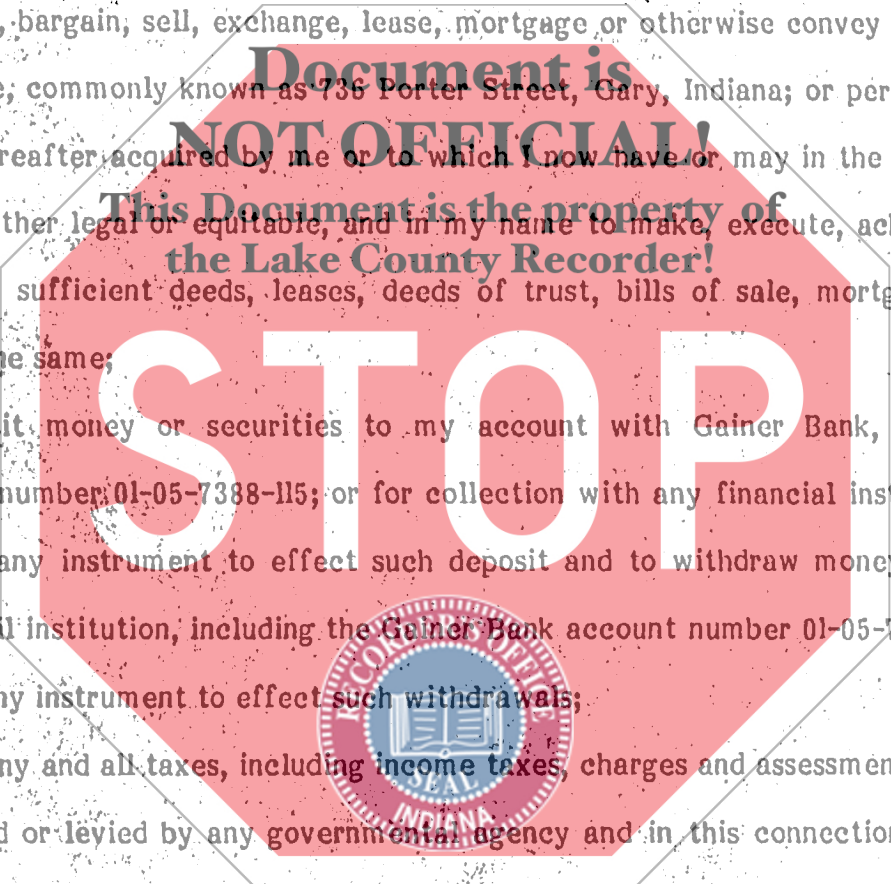
(c) Grant, bargain, sell, exchange, lease, mortgage or otherwise convey any part or all of the real estate, commonly known as 736 Porter Street, Gary, Indiana; or personal property now owned or hereafter acquired by me or to which I now have or may in the future acquire any interest, whether legal or equitable, and in my name to make, execute, acknowledge and deliver good and sufficient deeds, leases, deeds of trust, bills of sale, mortgages or other conveyances of the same;

(d) Deposit money or securities to my account with Gainer Bank, Lake County, Indiana, account number 01-05-7388-115; or for collection with any financial institution and to sign or endorse any instrument to effect such deposit and to withdraw money or securities from any financial institution, including the Gainer Bank account number 01-05-7388-115 and to sign or endorse any instrument to effect such withdrawals;

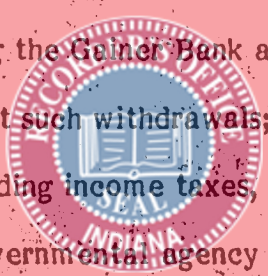
(e) Pay any and all taxes, including income taxes, charges and assessments that may be assessed, imposed or levied by any governmental agency and in this connection to make and execute all income tax returns or other tax forms or returns;

(f) File any proof of debt or take any other proceedings under the Bankruptcy Act or under any law of any state or territory of the United States, in connection with any such claim, debt, money or demand; and, in any such proceeding or proceedings, to vote in the election of any trustee or trustees, or assignee or assignees, and to demand, receive and accept any dividend or dividends or distribution or distributions that may be or become payable therein or thereunder;

(g) Execute vouchers in my behalf for any and all allowances and reimbursements properly payable to me by the United States, including, but not restricted to allowances and reimbursements for transportation of dependents or for shipment of household effects as authorized by law and regulations; and to receive, endorse, and collect the proceeds of checks payable to me or to my order drawn on the Treasury of the United States;



STATE OF INDIANA
LAKE COUNTY
RECORDER
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(h) Take possession and order the removal and shipment of any of my property from any post, station, warehouse, depot, dock, or other place of storage or safe-keeping, governmental or private; and to execute and deliver any release, or other instrument necessary or convenient for such purpose;

(i) Engage in, do and transact all and every kind of business in which I am or may hereafter be interested in such manner as she may think proper;

(j) Constitute and appoint in her place and stead, and as her substitute, one attorney in fact or more, for me, with full power of revocation.

(k) This power of attorney shall not be affected by subsequent disability or incapacity of grantor or lapse of time.

And I, Arturo B. Villarruel, do give and grant to Mayola L. Villarruel my said attorney, full power and authority to do and perform all and every act and thing whatsoever requisite and necessary to be done in and about the premises, as fully to all intents and purposes, as I might or could do if personally present at the time thereof, hereby ratifying and confirming all that my said attorney may or shall lawfully do or cause to be done by virtue thereof. It is my intentions and desires that this Power of Attorney shall remain in full force and effect until expressly revoked by me. I retain the right to revoke this Power of Attorney.

In Testimony Whereof I have hereunto set my hand this 30th day of April, 1990.

Arturo B. Villarruel
Arturo B. Villarruel

Signed and delivered in the presence of:

Estelle Powell
WITNESS

James C. [unclear]
WITNESS

1814 - 136th Street
ADDRESS



1814 - 136th St
ADDRESS

East Chicago, IN 46312
City/State/Zip Code

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City/State/Zip Code

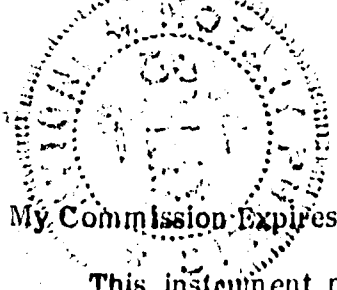
Olga Guerrero
WITNESS

1026 Elm Street
ADDRESS
East Chicago, IN 46312
City/State/Zip Code

STATE OF INDIANA)
) SS:
COUNTY OF LAKE)

Before me the undersigned, a Notary Public, for Lake County, Indiana, personally appeared Arturo B. Villarruel person appointing a power of attorney and Estelle Powell,

Roxanna Powell and Olga Guerrero, his three (3) witnesses and acknowledged the execution of the foregoing instrument this 30th day of April, 1990.



Linda K. Ramirez
Linda K. Ramirez, NOTARY PUBLIC
Resident of Lake County

My Commission Expires: May 12, 1990

This instrument prepared by Estelle Powell, Attorney At Law, 1814-136th Street, East Chicago, Indiana, 46312.

