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DURABLE POWER OF ATTORNEY

KNOW ALL MEN BY THESE PRESENTS: That

I, MARTHA PAVNICA of the City of Gary, County of Lake and the State of Indiana, DO HEREBY MAKE, CONSTITUTE and APPOINT GEORGE PAVNICA of the City of Gary, County of Lake and the State of Indiana my true and lawful attorney, for me and in my place and stead, with full power of substitution,

1. to make, indorse, draw and accept promissory notes, checks, bills of exchange, drafts, or other negotiable instruments;
2. to exercise such rights, voting or otherwise, as I may have in any corporation, by virtue of my ownership of any stock, bonds or securities therein, either absolutely or collateral;
3. to receive, demand, sue for and recover all property, real or personal, claims, debts, monies, accounts, legacies, demands, dividends, annuities, proceeds of insurance, recoveries, that are now due, or may hereafter become due; adjust, compromise and execute releases thereof as my attorney shall deem fit;
4. to make, execute and deliver any deed, mortgage or lease in respect of any of my lands and buildings, or any part thereof;
5. to buy, sell, trade, mortgage, hypothecate and deal in personal property of any kind or nature;
6. to execute, file, examine and request copies of any and all tax returns required by the United States or any political subdivision thereof, whether filed by me, or jointly with others;
7. to sell mortgage or pledge any and all shares of stocks, bonds or other securities now or hereafter belonging to me, and to execute and deliver an assignment thereof;
8. to transact any and all business for me and to do such other acts as may be necessary or desirable to be done to save, protect or promote my business or property, and with the same force and effect as if I were personally present.

STATE OF INDIANA/S.S. NO. LAKE COUNTY FILED MAY 3 12 14 PM 1991 ROBERT J. TEBEK RECORDER

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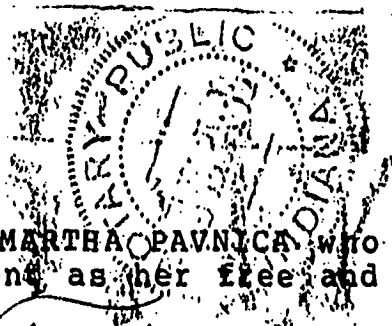
And I do hereby ratify and confirm all that my said attorney, or his substitute shall do or cause to be done, by virtue of this power of attorney.

Further, this power of attorney shall not be affected by subsequent disability or incapacity of the principal, or lapse of time.

IN WITNESS WHEREOF, I have hereunto set my hand and seal this 23rd day of November, 1990.

FILED
MAY 3 1991
MARTHA PAVNICA

County of Lake)
State of Indiana)
George Pavnica
SEALER LAKE COUNTY



Personally appeared before me, the aforesaid MARTHA PAVNICA, who acknowledged the execution of the foregoing instrument as her free and voluntary act and deed.

Richard S. Tebek
RICHARD S. TEBEK, Notary Public
Resident of Lake County

My Commission Expires: 8/3/93

EXHIBIT A

The following described Real Estate in Lake County, in the State of Indiana, to wit:

Pt. of Key# 49-124-41

Parcel #1: Part of Lot No. Forty-one (41) described as Beginning at the Northeast corner of said lot, thence South on the East line of said lot 531.9 feet to the Southeast corner thereof, thence West on the South line of said lot 10 feet, thence North 532.8 feet to the Northerly line of said lot, thence Southeasterly on said line 5.05 feet to the place of beginning, as marked and laid down on the recorded plat of Calumet Home Gardens, a subdivision in Lake County, Indiana, as the same appears of record in Plat Book 22, page 74 in the Recorder's Office of Lake County, Indiana.

Pt. of Key# 49-124-41

Parcel #2: Part of Lot No. Forty-two (42) described as Beginning at the Northwest corner of said lot, thence South on the West side of said lot 531.9 feet to the Southwest corner thereof, thence East on the South line of said lot 40.5 feet, thence North 524.43 feet to the North line of said lot, thence Northwesterly along the North line of said lot 40.93 feet to the place of beginning, as marked and laid down on the recorded plat of Calumet Home Gardens, a subdivision in Lake County, Indiana, as the same appears of record in Plat Book 22, page 74 in the Recorder's Office of Lake County, Indiana.

Key# 49-124-28

Parcel #3: The East 41.5 feet of the West 82 feet of Lot No. Forty-two (42) more particularly described as Beginning at a point on the North line of said lot 40.93 feet Southeasterly from the Northwest corner thereof, thence South parallel to the West line of said lot 524.43 feet to the South line of said lot, thence East along the South line of said lot 41.5 feet, thence North parallel to the West line of said lot 516.78 feet to the North line thereof, thence Northwesterly along the North line of said lot 41.94 feet to the place of beginning, as marked and laid down on the recorded plat of Calumet Home Gardens, a subdivision in Lake County, Indiana, as the same appears of record in Plat Book 22, page 74 in the Recorder's Office of Lake County, Indiana.